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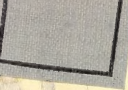


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THIRTIETH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

Commonwealth of Massachusetts.

JANUARY 1, 1885.



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PART I.

FIRE AND MARINE INSURANCE.

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# Commonwealth of Massachusetts.

INSURANCE DEPARTMENT, BOSTON, March 11, 1885.

*To the Honorable the Senate and House of Representatives :*

The Thirtieth Annual Report of the Insurance Department is submitted earlier in season than any predecessor, and as early as seems practicable consistent with accurate preparation, with the present facilities.

In anticipation of the full report an exhibit of the financial condition of all the Fire, Marine, and Fire-Marine companies, showing the assets, liabilities and surplus of each, compiled from the annual statements, was given to the public, in pamphlet, on the second of February, an exceptional date, made possible by the superior diligence required of the companies in filing their returns.

The contents of this part relate principally to Fire and Marine insurance. But in certain matters, as in respect to investments, the discussion applies to all insurance institutions.

Changes in authorized companies since last report have been as follows : —

## *Companies Admitted since Last Report.*

NAME OF COMPANY.	LOCATION.	DATE.
Mechanics', . . . . .	Philadelphia, Pa., .	April 24, 1884.
Manufacturers' and Merchants', .	Pittsburgh, Pa., .	May 23, 1884.
Western, . . . . .	Pittsburgh, Pa., .	May 29, 1884.
American Surety Company, . . . .	New York, . . . . .	June 30, 1884.
Commercial, . . . . .	San Francisco, Cal.,	Oct. 9, 1884.
Rubber Manufacturers' Mutual,*	Boston, . . . . .	Nov. 19, 1884.
California . . . . .	San Francisco, Cal.,	Jan. 26, 1885.
Mercantile, . . . . .	Cleveland, O., . . .	Jan. 29, 1885.
Orient Mutual (Re-admitted), . .	New York, . . . . .	Feb. 25, 1885.

\* Organized under General Law.



*Withdrawn.*

NAME OF COMPANY.	LOCATION.	DATE.
Irving, . . . . .	New York, . . . . .	July 31, 1884.
Shoe and Leather, . . . . .	Boston, . . . . .	Nov. 1, 1884.
Buffalo, . . . . .	Buffalo, N. Y., . . . . .	Nov. 6, 1884.
Commercial Fire, . . . . .	New York, . . . . .	Nov. 18, 1884.
North German, . . . . .	Hamburg, Germany, . . . . .	Dec. 18, 1884.
Orient Mutual, . . . . .	New York, . . . . .	Dec. 31, 1884.
New Orleans, . . . . .	New Orleans, La., . . . . .	Jan. 15, 1885.
Manufacturers' Fire and Marine, . . . . .	Boston, . . . . .	Jan. 15, 1885.

Of the newly admitted companies the American Surety, lately organized under the laws of New York, with a capital of a half-million dollars, is chartered to do Fidelity insurance, including corporate suretyship on official bonds. The Rubber Manufacturers' Mutual is organized under our general law, chapter 119 of the Public Statutes, specially to insure property employed in the manufacture of rubber fabrics.

The Massachusetts Title Insurance Company has organized by authority of chapter 180 of the Acts of 1884, authorizing the formation of corporations to examine and guarantee titles to real estate, and is duly qualified to issue policies of insurance as provided in the statute.

Of the companies that have gone out, the Irving reinsured in the limited Fire Reinsurance Company of Manchester, England; the Buffalo in the Phenix of New York; the Commercial Fire in the Exchange Fire of New York; and the North German in the People's Fire of New York. The Shoe and Leather reinsured all its fire risks in New England (Nov. 15) in the Niagara, all its other fire risks (Nov. 1) in the Phenix of New York, and its marine risks (Dec. 3) in the Insurance Company of North America. The Manufacturers' Fire and Marine reinsured its fire risks in the Phoenix Assurance Company of London, England, and its marine risks in the Providence Washington of Providence, R. I., and in the British and Foreign Marine of Liverpool and Edinburgh.

The Hampden Mutual Fire of Springfield, organized under the general laws in January, 1884, closed its brief career last October. Its policy holders surrendered their policies, and a *pro rata* division of the funds was made.

The withdrawal of the Shoe and Leather and the Manufacturers' Fire and Marine occasioned a measure of surprise. Some were disposed to regard it as a symptom of the unprosperous condition of business generally in the departments of fire and marine insurance. But the better opinion seems to be that such significance does not attach to the event, which is attributable to other causes.

Our Marine, Fire, and Marine-Fire companies now authorized are : —

Massachusetts Mutual Fire, . . . . .	48
Massachusetts Mutual Marine, . . . . .	3
Massachusetts Joint Stock, . . . . .	17
Companies of Other States, . . . . .	95
Companies of Foreign Countries, . . . . .	27
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Total, . . . . .	190

The business of 1884 and the condition of the companies in the aggregate at the close of the year, as compared with the preceding year, are shown in the comparative tables below, grouped from the more specific tables which follow.

COMPARATIVE TABLE A. — *Massachusetts Mutual Fire Insurance Companies.*

	1883.*	1884.*	Increase or Decrease in 1884.
Assets, including deposit notes, . . . . .	\$21,568,724	\$22,244,688	+\$675,964
Liabilities, . . . . .	3,034,619	3,020,756	—13,863
Cash surplus, . . . . .	4,131,556	4,375,611	+244,055
Income, . . . . .	2,878,511	2,981,077	+102,566
Expenditures, . . . . .	2,535,031	2,705,709	+170,678
Risks written, . . . . .	256,384,919	266,685,068	+10,300,149
Net premiums received, . . . . .	2,516,817	2,612,688	+95,871
Risks outstanding, . . . . .	467,149,924	493,206,239	+26,056,315
Losses paid, . . . . .	851,750	862,516	+10,766
Losses incurred, . . . . .	744,306	744,033	—273
Assessments collected, . . . . .	2,319	5,803	+3,484
Profits returned, . . . . .	1,237,749	1,386,862	+149,113
Expenses, . . . . .	420,119	433,745	+13,626

\* Forty-seven companies.



COMPARATIVE TABLE B. — *Massachusetts Mutual Marine Insurance Companies.*

	1883.*	1884.*	Increase or Decrease in 1884.
Assets, . . . .	\$1,280,966	\$1,354,956	+\$73,990
Liabilities, . . . .	267,641	247,033	—20,608
Surplus, . . . .	1,013,325	1,107,923	+94,598
Income, . . . .	489,868	412,370	—77,498
Expenditures, . . . .	664,835	384,695	—280,140
Risks written, . . . .	27,366,347	22,087,319	—5,279,028
Net premiums received, .	445,980	369,908	—76,072
Losses paid, . . . .	441,913	275,877	—166,036
Losses incurred, . . . .	392,486	298,250	—94,236
Risks outstanding, . . . .	9,336,930	8,832,199	—504,731
Expenses, . . . .	76,057	70,388	—5,669
Scrip dividends declared,	89,300	61,650	—27,650
Scrip redeemed, . . . .	99,160	—	—99,160
Scrip outstanding, . . . .	799,982	861,562	+61,580

\* Two companies.

COMPARATIVE TABLE C. — *Massachusetts Joint-Stock Insurance Companies.*

	1883.*	1884.†	Decrease in 1884.
Cash capital, . . . .	\$7,369,200	\$6,169,200	—\$1,200,000
Assets, . . . . .	14,556,618	12,152,810	—2,403,808
Liabilities, . . . . .	4,645,481	3,793,719	—851,762
Surplus, . . . . .	9,911,137	8,359,091	—1,552,046
Income, . . . . .	7,136,093	5,941,383	—1,194,710
Expenditures, . . . .	7,034,326	5,840,659	—1,193,667
Fire risks written, . .	468,551,307	341,259,767	—127,291,540
Fire premiums received (net), . . . . .	4,223,784	3,589,272	—634,512
Marine risks written, .	186,035,040	114,551,582	—71,483,458
Marine premiums received (net), . . . . .	2,317,357	1,807,057	—510,300
Fire losses paid, . . .	2,593,112	2,367,831	—225,281
Marine losses paid, . .	2,021,839	1,381,902	—639,937
Fire losses incurred, . .	2,728,280	2,387,148	—341,132
Marine losses incurred, .	2,232,508	1,414,739	—817,769
Fire risks outstanding, .	482,085,138	367,316,750	—114,768,388
Marine risks outstanding,	27,702,155	20,385,651	—7,316,504
Expenses, . . . . .	1,903,052	1,655,092	—247,960
Cash dividends declared,	508,432	435,000	—73,432

\* Twenty companies.

† Seventeen companies.

COMPARATIVE TABLE D.—*Fire and Marine Insurance Companies of Other States.*

	1883.*	1884.*	Increase or Decrease in 1884.
Cash capital, . . . .	\$45,786,100	\$45,261,100	—\$525,000
Assets, . . . .	134,097,223	132,968,494	—1,128,729
Liabilities, . . . .	45,199,840	47,976,297	+2,776,457
Surplus, . . . .	88,897,383	84,992,197	—3,905,186
Income, . . . .	59,322,620	62,344,688	+3,022,068
Expenditures, . . . .	56,613,983	60,515,058	+3,901,075
Fire risks written, . .	5,198,387,386	5,428,285,787	+229,898,401
Fire premiums received (net), . . . .	43,830,198	46,650,398	+3,320,200
Marine risks written, .	1,571,782,468	1,338,511,553	—233,270,915
Marine premiums received (net), . . . .	9,990,144	9,593,556	—396,588
Fire losses paid, . .	24,862,518	28,182,990	+3,320,472
Marine losses paid, . .	6,302,187	6,226,150	—76,037
Fire losses incurred, .	25,417,550	28,958,216	+3,540,666
Marine losses incurred, .	6,576,426	5,703,414	—873,012
Fire risks outstanding, .	5,604,479,405	6,052,462,968	+447,983,563
Marine risks outstanding, .	193,928,926	169,183,073	—24,745,853
Expenses, . . . .	17,401,687	18,812,717	+1,411,030
Cash dividends declared, .	5,439,548	5,269,212	—170,336

\* Ninety-two companies.



COMPARATIVE TABLE E.—*United States Branches of Foreign Companies.*

	1883.*	1884.†	Increase or Decrease in 1884.
Assets in United States, .	\$33,962,197	\$33,829,477	—\$132,720
Liabilities in United States,	18,432,504	18,940,772	+508,268
Surplus, . . . . .	15,529,693	14,888,705	—640,988
Income, . . . . .	27,723,786	27,527,306	—196,480
Expenditures, . . . .	25,108,838	25,790,734	+681,896
Fire risks written, . .	3,271,037,423	3,066,602,902	—204,434,521
Fire premiums received (net), . . . . .	25,027,650	24,762,061	—265,589
Marine risks written, .	228,877,466	228,628,013	—249,453
Marine premiums received (net), . . . . .	1,375,181	1,410,886	+35,705
Fire losses paid, . .	16,233,028	16,989,047	+756,019
Marine losses paid, . .	615,712	484,629	—131,083
Fire losses incurred, .	16,556,509	17,068,057	+511,548
Marine losses incurred, .	602,578	1,048,777	+446,199
Fire risks outstanding, .	2,997,550,462	3,030,190,721	+32,640,259
Marine risks outstanding, .	25,338,211	23,988,236	—1,349,975
Expenses, . . . . .	8,260,101	8,317,058	+56,957

\* Twenty-eight companies.

† Twenty-seven companies.

*Aggregates of all the Companies.*

	1883.	1884.	Increase or Decrease in 1884.
Cash capital, . . . . .	\$53,155,300	\$51,430,000	—\$1,725,300
Assets, including deposit notes of Mut. Cos., . . . . .	205,465,728	202,550,425	—2,915,303
Liabilities, . . . . .	71,580,085	73,978,575	+2,398,490
Surplus, . . . . .	119,483,094	113,723,527	—5,759,567
Income, . . . . .	97,550,878	99,176,824	+1,625,946
Expenditures, . . . . .	91,957,013	95,236,855	+3,279,842
Fire risks written, . . . . .	9,194,361,035	9,102,833,524	—91,527,511
Fire premiums received (net), . . . . .	75,098,449	77,614,419	+2,515,970
Marine risks written, . . . . .	2,014,061,321	1,703,778,467	—310,282,854
Marine premiums received (net), . . . . .	14,128,662	13,181,407	—947,255
Fire losses paid, . . . . .	44,540,408	48,402,384	+3,861,976
Marine losses paid, . . . . .	9,381,651	8,368,558	—1,013,093
Fire losses incurred, . . . . .	45,446,645	49,157,454	+3,710,809
Marine losses incurred, . . . . .	9,803,998	8,465,180	—1,338,818
Fire risks outstanding, . . . . .	9,551,264,929	9,943,176,678	+391,911,749
Marine risks outstanding, . . . . .	256,306,222	222,389,159	—33,917,063
Expenses, . . . . .	28,061,016	29,289,000	+1,227,984
Cash dividends declared, . . . . .	5,947,980	5,704,212	—243,768

COMPARATIVE TABLE F. — *Massachusetts Business.\**

	1883.	1884.	Increase or Decrease in 1884.
Fire risks written, . . .	\$710,197,514	\$655,613,160	—\$54,584,354
Fire premiums received, . .	6,896,367	7,067,149	+170,782
Fire losses paid, . . .	3,446,076	4,226,144	+780,068
Fire losses incurred, . . .	3,763,949	3,865,956	+102,007
Marine risks written, . . .	275,286,535	221,379,310	—53,907,225
Marine premiums received, . .	3,327,862	2,855,687	—472,175
Marine losses paid, . . .	2,409,176	1,874,847	—534,329
Marine losses incurred, . . .	2,464,783	1,810,756	—654,027

\* For details of this business see Table XIII.

COMPARATIVE RATIOS OF TABLE F.

	1883.	1884.	Percentage of Increase or Decrease in 1884.
Fire premiums received to risks written, . .	.97	1.08	+11.34
Fire losses incurred to risks written, . . .	.53	.59	+11.32
Fire losses incurred to premiums received, . .	54.58	54.70	+ .22
Marine premiums received to risks written, . .	1.21	1.29	+6.61
Marine losses incurred to risks written, . . .	.90	.82	—8.89
Marine losses incurred to premiums received, . .	74.07	63.41	—14.39



TABLE G.—*Fire Risks written, Premiums received and Losses incurred in Massachusetts during the Decade.*

Year.	Fire Risks Written.	Premiums Received.	Losses Incurred.	RATIO OF	
				Prem's Rec'd to Risks Written.	Losses Incur'd to Risks Written.
1875	\$597,478,409	\$7,232,486	\$3,221,943	1.21	.54
1876	528,211,058	5,974,268	2,738,180	1.13	.52
1877	585,928,271	5,998,124	2,572,185	1.02	.44
1878	558,019,711	5,506,392	2,438,121	.99	.44
1879	520,814,369	5,026,482	2,500,451	.96	.48
1880	609,132,542	5,479,752	3,055,272	.90	.50
1881	642,542,633	5,815,354	2,884,047	.91	.45
1882	686,030,272	6,244,053	4,915,949	.91	.72
1883	710,197,514	6,896,367	3,763,949	.97	.53
1884	655,613,160	7,067,149	3,865,956	1.08	.59

From these tables we obtain facts of interest.

*First.* The Mutual Fire companies are the same in both annual tabulations; also the Mutual Marine. The Mutual Fire show a substantial increase in assets, surplus, amount of insurance written and premium income. The Mutual Marine show a falling off in amount of insurance and income, but a larger proportionate reduction in losses and disbursements, with the result of an increase in assets and surplus.

*Second.* The Massachusetts Joint-Stock companies show a large reduction in aggregate capital, assets, surplus and amount of business. But this does not indicate the relative condition of the present companies of that class. The tabulation for 1883 (Table C) included the statements for twenty companies, while the statements of but seventeen companies are included in the tabulation for 1884. The reduction in reported capital, income and volume of fire business is solely

due, and the reduction in surplus and marine business is chiefly due, to the retirement of the Gloucester Fire, the Manufacturers' Fire and Marine, and the Shoe and Leather. As compared with 1883, the seventeen now authorized Joint-Stock companies show an increase of \$396,450 in income, of \$9,298,095 in amount of fire insurance written within the year, of \$17,969,294 in amount of fire policies in force, and a reduction of but \$184,573 in assets. The reduction in surplus of these seventeen companies is in part accounted for by the depreciation in market value of their securities. They have held their position remarkably well under adverse circumstances.

*Third.* The companies of other States and the companies of foreign countries, respectively, report a small reduction in assets and surplus, and an increased fire loss. The former wrote more business in 1884 than in 1883, and the latter somewhat less, but with a larger total of policies in force at the close of 1884.

*Fourth.* Substantially two-thirds of the insurance, Fire and Marine, upon property in Massachusetts, is placed with foreign companies.

*Fifth.* Table G above, is new. It gives the premiums, losses and insurance written in Massachusetts in each year of the decade, together with the ratios of premium income and of losses to amount of insurance. The comparisons may have some suggestive value, as they certainly afford information of interest as to the relative annual fire loss and average premium rates at different periods. The increase the past year in premium rates may comfort the underwriter, but neither that, nor the larger fire loss which justifies it, will be regarded with satisfaction by the public.

#### DEPARTMENT EXAMINATIONS.

It affords me much satisfaction to announce that the triennial examination required by the statute is now complete. All the Massachusetts insurance companies have been visited and examined by the Department since I entered upon its duties, April 21, 1883. In connection with that important labor I make public acknowledgment of the valuable services of Deputy Commissioner Wm. S. Smith and Chief Clerk

Fred. L. Cutting, whose intelligent diligence contributed largely to its accomplishment. The Fire and Marine companies, foreign and domestic, visited and examined since last report, were :

## COMPANIES EXAMINED SINCE LAST REPORT.

*Other State and United States Branches of Foreign Companies.*

Transatlantic Fire, . . . .	Hamburg, Ger., . . . .	April, 1884.
Hamburg Bremen, . . . .	" " . . . .	" "
North German, . . . .	" " . . . .	May, "
Fire Insurance Association, . .	London, Eng., . . . .	" "
Western,* . . . .	Pittsburgh, Pa., . . . .	March, "
London Assurance, . . . .	London, Eng., . . . .	May, "
Northern Assurance, . . . .	" " . . . .	" "
Norwich Union, . . . .	Norwich, Eng., . . . .	June, "
Queen, . . . .	Liverpool, Eng., . . . .	" "

*Massachusetts Companies.*

Abington Mutual, . . . .	Abington, . . . .	Oct. 1, "
Hingham Mutual, . . . .	Hingham, . . . .	" 6, "
Norfolk Mutual, . . . .	Dedham, . . . .	" 8, "
Dedham Mutual, . . . .	" . . . .	" 8, "
Lowell Mutual, . . . .	Lowell, . . . .	" 9, "
Lynn Mutual, . . . .	Lynn, . . . .	" 10, "
Saugus Mutual, . . . .	" . . . .	" 10, "
Groveland Mutual, . . . .	Groveland, . . . .	" 13, "
West Newbury Mutual, . . . .	West Newbury, . . . .	" 13, "
Equitable Marine, . . . .	Provincetown, . . . .	" 13, "
Bristol County Mutual, . . . .	New Bedford, . . . .	" 14, "
Newburyport Mutual, . . . .	Newburyport, . . . .	" 14, "
Salisbury and Amesbury Mut'l, . .	Amesbury, . . . .	" 14, "
Gloucester Mutual Fishing, . . . .	Gloucester, . . . .	" 15, "
South Danvers Mutual, . . . .	Peabody, . . . .	" 16, "
Essex Mutual, . . . .	Salem, . . . .	" 17, "
Annisquam Mutual, . . . .	Gloucester, . . . .	" 17, "
Cohasset Mutual, . . . .	Cohasset, . . . .	" 20, "
Franklin Mutual, . . . .	Greenfield, . . . .	" 20, "
Shelburne Mutual, . . . .	Shelburne, . . . .	" 20, "
Ashfield Mutual, . . . .	Ashfield, . . . .	" 21, "
Milford Mutual, . . . .	Milford, . . . .	" 21, "
Hampshire Mutual, . . . .	Northampton, . . . .	" 21, "
Mutual Fire Assurance, . . . .	Springfield, . . . .	" 22, "
Westford Mutual, . . . .	Westford, . . . .	" 22, "
Merrimack Mutual, . . . .	Andover, . . . .	" 23, "
Traders' and Mechanics', . . . .	Lowell, . . . .	" 23, "

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\* Examined at request of company preliminary to application for admission.

Fitchburg Mutual, . . . .	Fitchburg, . . . .	Oct. 24, 1884.
Barnstable County Mutual, .	Yarmouthport, . . . .	" 27, "
Wellfleet Marine, . . . .	Wellfleet, . . . .	" 27, "
Fall River Manuf'rs' Mutual, .	Fall River, . . . .	" 24, "
Attleborough Mutual, . . . .	Attleborough, . . . .	" 30, "
Dwelling House,* . . . .	Boston, . . . .	Nov. 6-7, "
Salem Marine, . . . .	Salem, . . . .	" 11, "
Holyoke Mutual, . . . .	" . . . .	" 11, "
Salem Mutual, . . . .	" . . . .	" 14, "
Worcester Manufacturers' Mut.,	Worcester, . . . .	" 17, "
Worcester Mutual, . . . .	" . . . .	" 18, "
Merchants' and Farmers' Mut'l,	" . . . .	" 19, "
Quincy Mutual, . . . .	Quincy, . . . .	Dec. 9, "
Middlesex Mutual, . . . .	Concord, . . . .	" 23, "
Cotton and Woollen Manuf'rs, .	Boston, . . . .	Jan. 8, 1885.
Massachusetts Mutual, . . . .	" . . . .	" 9, "
Citizens' Mutual, . . . .	" . . . .	" 10, "
Mutual Protection, . . . .	" . . . .	" 13, "
Mill Owners' Mutual, . . . .	" . . . .	" 13, "
Firemen's Fire, . . . .	" . . . .	" 16, "
Arkwright Mutual, . . . .	" . . . .	" 17, "
Boston Manufacturers' Mutual,	" . . . .	March 3, "
Spinners' Mutual, . . . .	" . . . .	" 3, "
Springfield Fire and Marine, .	Springfield, . . . .	" 6-7, "

Certain features in the finances of the Mutual Fire companies are elsewhere commented on. The Wellfleet Marine is not incorporated, and is not, as I conceive, legally qualified to do business. I shall submit the facts in regard to it to the Attorney-General for his consideration. Otherwise, in all respects, the examinations verify a gratifying state of financial stability and managerial efficiency in the insurance institutions of the Commonwealth, entitling them to the public confidence at home and abroad which they enjoy.

#### RECEIVERSHIPS.

No further action is reported in the case of the Conway Mutual Fire, and, as I understand, nothing more remains to be done, except to formally close the proceedings in court.

The receivers of the New England Mutual Marine Insurance Company hold unpaid dividends of the sum of \$563.56. The delay in closing the affairs of this receivership is caused by an unsettled claim against the bankrupt estate of the State Insurance Company of Illinois, now in liquidation.

A final dividend has been ordered in the case of the Neptune Insurance Company, and only \$1,410.99 remains unpaid.

A decree for the distribution of the undivided assets of the City Mutual Fire of Boston has been made in accordance with the Master's Report.

This latter case has a special interest, as it concerns the rule of distribution of the surplus assets of a Mutual company in the final settlement of its affairs. The receiver of the City Mutual Fire, in his report to the court, "represents that the said insurance company was incorporated by an act of the legislature of Massachusetts, in the year 1846, as set forth in said petition, and that during the period of its corporate existence there were connected with said company, as members, many holders of the policies issued by said company who were not members at the time when said company voted to wind up its affairs and ceased to do business as an insurance company; that a question has arisen as to whether the surplus assets of the said company, as set forth in the foregoing statement, should be distributed among those persons who were policy-holders in said company at the time of its dissolution, or, on the other hand, among all those persons who were during the entire period of its corporate existence members and policy-holders of the company." Upon this report and petition for instruction as to the persons who should share in the distribution, the court ordered, "that the persons who are, in the distribution of any surplus funds in the hands of said receiver, entitled to dividends thereon, are those persons who were, within the two years next preceding the first day of April, 1878, holders of policies therein."

#### DIVISION OF ASSETS OF INSURANCE COMPANIES.

There is no legal provision in regard to the distribution of the assets of insurance companies when they cease to do new business and before their policy liabilities are extinguished. Companies vote to close their affairs, reinsure their risks, and proceed forthwith to divide their assets among their stockholders. Whether this division of assets and property should be permitted, except in such manner and



under such conditions as shall protect the policy-holders, I invite the legislature to consider. The reason of the law which forbids the withdrawal of deposits held in trust for the benefit of the policy-holders in foreign companies until their policy obligations terminate by expiration or cancellation, would seem to apply with like force to the assets of home companies.

#### MASSACHUSETTS FIRES IN 1884.

The Department has sought to obtain as accurate information of fires and their causes as is practicable by the method of the statute. The several towns and cities have been furnished by the Department with suitable books in which to preserve the record, and the authorities urged to thoroughness and vigilance in their investigation of the causes and other incidents of fires within their respective jurisdictions. The table prepared from the returns made by the cities and towns will be found in its usual place. From these the total fire loss is made to appear as \$4,704,871; the whole number of fires, 2,011; the incendiary fires number 270, involving a loss of \$1,061,687, while 416 are classed as "Unknown," with a loss of \$1,832,709; 150 were caused by defective chimneys; and 307 were by exposure and not by origin upon the burned premises. While these statistics possess much interest and value, I repeat a former suggestion that their usefulness would be enlarged if the facts in each case were verified by inquisition of some competent tribunal or magistrate, the utility of which method I anticipate the law will sometime recognize and provide for.

#### THE FIRE WASTE.

The estimated value of property destroyed by casualty fire in the United States, in 1884, is \$110,000,000; larger by several millions than in 1883, and the largest of any year except the years of the historic conflagrations in Boston and Chicago, and equal to a large fraction, perhaps a sixth part, of the entire savings of the productive industry of the country for the year. That such should be the fact in the face of the public and private efforts of recent years to pro-

tect property from these perils, excites a natural surprise and disappointment.

Whether fire losses increase disproportionately to the increase of insurable property values, is disputed, and is not of radical moment to determine. The sufficient fact for our purpose is, that the fire waste is a fearful ravage upon our common prosperity, and demands our best resources to combat it. This, not especially as an insurance question, of principal concern to insurers, but upon broad consideration of the public welfare.

A competent and intelligent commentator has compiled some statistics of much interest from the returns made to the New York Insurance Department for a series of years. One of his prepared tables is given below : —

*TABLE showing Fire Risks in force, Fire Losses and the Percentage of Loss to amount at Risk, for Twenty-four Years.*

Y E A R .	Fire Risks in Force.	Fire Losses.	Loss to Risk.
1860, . . . .	\$1,345,004,487	\$8,450,969	0.63
1861, . . . .	1,258,972,728	7,665,985	0.61
1862, . . . .	1,373,766,641	8,341,380	0.61
1863, . . . .	1,612,361,852	7,321,444	0.46
1864, . . . .	2,223,833,544	13,705,890	0.62
1865, . . . .	2,564,112,505	17,264,617	0.67
1866, . . . .	2,945,381,297	23,913,745	0.81
1867, . . . .	3,165,666,666	21,169,632	0.67
1868, . . . .	3,420,490,029	19,283,978	0.56
1869, . . . .	3,778,713,296	20,054,341	0.53
1870, . . . .	4,035,907,596	21,869,440	0.54
1871, . . . .	3,987,386,026	31,617,273	0.79
1872, . . . .	4,529,668,179	33,728,763	0.74
1873, . . . .	5,783,777,818	37,731,633	0.65

*Table Showing Fire Risks in Force — Continued.*

Y E A R .	Fire Risks in Force.	Fire Losses.	Loss to Risk.
1874, . . . .	\$5,889,403,314	\$26,199,312	0.45
1875, . . . .	6,039,507,339	27,695,628	0.46
1876, . . . .	5,914,565,904	27,148,687	0.46
1877, . . . .	6,008,976,461	27,467,852	0.46
1878, . . . .	6,229,312,193	23,261,969	0.37
1879, . . . .	6,673,099,069	28,787,630	0.43
1880, . . . .	7,184,511,455	29,772,356	0.41
1881, . . . .	7,949,581,516	34,712,071	0.44
1882, . . . .	8,534,253,737	40,682,025	0.48
1883, . . . .	9,359,423,527	44,893,676	0.48
	\$111,807,677,179	\$582,740,296	0.52

*Fire Risks in force, Fire Losses and Percentage of Loss to Risk, for  
Periods of Five Years.*

Y E A R .	Fire Risks in Force.	Fire Losses.	Per- centage.
1860, . . . .	— —	— —	—
1864, . . . .	\$7,813,939,252	\$45,485,668	0.58
1865, . . . .	— —	— —	—
1869, . . . .	15,874,363,793	101,686,313	0.64
1870, . . . .	— —	— —	—
1874, . . . .	24,226,142,933	151,146,421	0.62
1875, . . . .	— —	— —	—
1879, . . . .	30,865,460,966	134,361,766	0.44
1880, . . . .	— —	— —	—
1883, . . . .	33,027,770,235	150,060,128	0.45
	\$111,807,677,179	\$582,740,296	0.52

The significant features of this exhibit are the large and uniform increase in the value of insured property, since the close of our civil war, more than quadruple in 20 years, and the decrease of relative loss in the last decade over the preceding one.

We may be sure that what has been done to limit the destruction through the agencies of law and private enterprise, has not been in vain. We can compute our losses; but what has been saved, that would have been lost but for our precautions, we cannot estimate.

People are apt to treat too lightly the destruction of property, if the individual sufferer is indemnified by insurance. They thoughtlessly overlook the fact, not only that the destroyed property is so much lost to the general wealth, but that the whole body of insured are taxed to indemnify the owner for his private loss. The insurance company pays over the money indemnity, but out of funds drawn from the public. Indeed, an insurance company is scarcely more than an agent to disburse the contributions of the people for mutual protection from fire calamities.

The public at large are more deeply concerned than the underwriters in the reduction of the fire waste. It makes no difference in personal interest to the underwriter whether the average loss be greater or less, provided the premium rate maintains its proportion, and that he will look out for, and must for the protection of the public as well as his own, lest otherwise he lose his profits and investments, and the insured loses his promised indemnity. The cost of his insurance to the insured in mutual companies, depends on the amount of actual loss. Whatever reduces the amount of loss reduces his insurance tax. The same is true substantially, though in a less exact degree, of insurance on the stock plan. The premium rates charged are calculated upon the basis of anticipated fire losses, and that base of anticipation is largely constructed from the facts of experience. With an anticipated loss of not less than \$110,000,000 in 1885, founded upon the fact of actual loss in 1884, the insurance companies cannot prudently for themselves or the public fix their charges at a lower rate than last year. If the people of the United States want cheaper and good fire insur-



*Table Showing Fire Risks in Force — Continued.*

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ance, they must reduce the fire waste. As our insurance establishments are now carried on, under the system of commissions to agents and brokers, lower rates of insurance seem attainable in no other mode. The public cannot complain justly of the profits upon the capital employed in the business.

The ability of our insurance companies to protect the insured from ordinary casualties is well assured. Public confidence in them is justified by the fact that, with the exception of losses in the Boston fire of 1872, no policy-holder in Massachusetts has lost his due indemnity from insolvency of any company within twenty-five years past. But, suppose a conflagration of the proportions of that memorable holocaust! It would bankrupt a number of strong companies inevitably. The statute limits the amount of risks a company may take in a fire district to the amount of its net assets. But such a conflagration would destroy the entire insurable property in several districts. Various companies carry insurance in single Boston districts equal, or nearly equal, to their assets. And they must do so to accommodate the public want. The insurance establishment is stronger than in 1872; but not strong enough to resist the shock of so great a catastrophe. Nor do I deem it practicable to make it so. That would require the permanent maintenance of an establishment far beyond ordinary needs, and imposing a constant burden heavier than the people would willingly bear. The only adequate protection for the companies and the public from such a disaster is to prevent its occurrence. If the conditions of safety do not exist they can be created.

#### WHAT CAN THE LAW DO?

The principal causes of fires are: (1) unskilfulness, or recklessness of prudent conditions in construction, (2) carelessness in the custody and use of property, (3) absence of proper provisions to prevent or to extinguish fire, (4) wilful burning from self-interest or malice. Upon each of these the law can operate. It has to some extent. May it not do so more efficiently?

The authority of the State to provide for the common safety from fire perils by laws controlling the erection and

maintenance of combustible structures, is indisputable. Its duty to do so seems as obvious. Entirely consistent with individual liberty is the maxim of the common law that every man shall so use his own that he shall not injure another. This applies to the maintenance of safe conditions in existing structures as well as to sound caution in original construction, for both of which the law should provide. A man may not rightfully harbor on his own premises a peril that may occasion his neighbor hurt. Of the 2,011 fires in Massachusetts in 1884, 307 were from "exposure," *i. e.* by fire communicated from outside. A like proportion is shown in the reports for other years. Thus the utmost prudence of the owner of property may be defeated by another's fault. In this connection, the law of carefulness, which is the law of social obligation, needs as vigorous enforcement as lies within the power of the State. While I write, the legislature has before it a bill to regulate the construction of buildings in the metropolis. Of its merits I am not a judge. It has, I learn, the approval of competent persons familiar with the subject, as well adapted for its object. I hope some efficient legislation that shall better existing laws may be the outcome.

(The owner of property should have a pecuniary interest in its preservation. If in position to profit by its destruction he is tempted, if wicked, to destroy it, and, though honest, he is likely to be less vigilant in care of it than though admonished to watchfulness by a knowledge that he would suffer by its loss.) It was from these considerations that a statute, not now in force, limited the insurance to three-fourths the property value at date of issuance of the policy. Were such legislation deemed expedient now, a better form would seem to be to limit the amount of indemnity to a proportionate part of the actual loss. Whether the public would be content with such partial insurance, or whether the legislature should inhibit the recovery of full indemnity where the insured is not at fault, are matters to consider. I am confirmed in the opinion advanced in my last annual report that "Insurance should mean indemnity for loss from misfortune, not immunity from the consequences of crime or reckless fault; and the contract to indemnify creates, on the



part of the insured, a moral obligation, which should be a legal one" to reasonably provide for the safety of the insured property. Where the property burns through the owner's neglect to fulfil that just obligation, he should not recover.

The fire losses in Massachusetts in 1884, as reported by the municipal authorities, amount to \$4,704,871. Of this aggregate \$1,061,687 loss value is charged to incendiarism, and \$1,832,709 to causes unknown. These two classifications cover nearly two-thirds of the entire loss, and incendiarism alone is made responsible for nearly a fourth. How much crime finds shelter under the "Unknown," or what wilful design may have been behind the apparently innocent causes of certain other classifications, we cannot know. The record as it stands is sufficiently alarming.

The coincidence of loss with profit thence to the owner is suspiciously frequent. A fatality seems to attach to poorly productive property. If incendiarism be so prevalent as these statistics indicate, the crime enjoys a singular immunity from punishment, and the public safety demands an effort for a more efficient enforcement of the criminal law. As an auxiliary of the police authorities, I recommend that provision be made by law for an investigation by a competent officer into the circumstances of every fire, and for a close inquest in all cases where the origin is not clearly shown to be innocent.

#### WHAT CAN INSURANCE COMPANIES DO?

Prompt adjustment and settlement of losses where the obligation is clear, is commendable. Technical defences to equitable claims, and thus to use the law as an instrument of injustice, may well excite popular displeasure. But every successful fraud is a public injury; and insurance companies owe it as much to public morals and the public safety, as to their own interests, to defeat attempted frauds, and not to pay alleged losses without investigation whenever cause exists to doubt the integrity of the claim. In such action the companies will be entitled to the support and sympathy of the people.

It hardly needs to add my disapprobation of valued or incontestible policies of insurance. Fraud should have

sanctuary nowhere, not behind contract even; certainly not under the shield of law. Insurance which more than indemnifies is inducement to crime.

Underwriters can do valuable service to the general object by refusing to write policies upon property unless or until it shall be made conformable to reasonable conditions of safety, and insisting upon the maintenance of those conditions while the policy remains in force.

Recently, in the course of Department examinations, I had occasion to observe the methods of the Factory Mutuals. Their plan omits no provision that business caution or expert skill can devise to perfect the conditions of safety. It contemplates the structure of the mill, the machinery and equipment, with reference to danger of combustion in operation, the quality and properly protected mode of use of inflammable materials employed in manufacture or about the premises, and so minute matters as the sort of lantern the watchman carries in his nightly vigils, which must be of the safest device, and the quality of oil he burns in it. The premises are inspected and found or put in satisfactory condition before insurance is written; and, afterwards, periodical inspections are had to assure the maintenance of such condition upon which the continuance of the policy is made to depend. The cost of insurance is reduced in proportion to the reduction of hazard by these means, so that as a rule, aside from other benefits, the mill proprietor is fully reimbursed his expenses in conforming his premises and business management to these conditions, by his saving in insurance cost. So clearly demonstrable are the advantages of this system that the companies have no occasion to employ agents or brokers to solicit. The recognition of its merits commands all the patronage they desire.

While it may not be practicable for the underwriters upon miscellaneous property to adopt and enforce methods of an equal degree of perfection, they can, by intelligent and concerted action, potentially aid the improvement of the situation. To prevent loss is better than to indemnify the loser. The loss is still a loss, though many together bear it, instead of one alone.

## MUTUAL FIRE INSURANCE.

An examination of the statutes in connection with the financial administration of our mutual fire companies discloses a condition of law and facts which I cannot pass by without observance. Not that any present mischiefs are obvious, but because the condition, if allowed to remain and run its logical course, may develop serious troubles which judicious and seasonable action might avert.

Under the stern discipline of the Boston fire the legislature of 1872, in extra session, passed laws, yet in force, with intent to promote the better establishment of insurance companies. As applied to mutual fire insurance the important features of that legislation were provisions authorizing companies to acquire a guaranty capital or a permanent safety fund for the protection of their policy-holders. The guaranty capital is limited to \$100,000 minimum and \$300,000 maximum. Companies with a guaranty capital may set apart, as reserve or surplus, a portion of the net profits otherwise distributable in dividends to policy-holders. Companies without a guaranty capital may acquire a permanent fund, available for payment of losses when the ordinary revenue proves insufficient, by specific appropriations from the net profits, of an amount equal to one per cent. of the whole amount insured by its policies.

This legislation, however, is permissive only, and thus far practically abortive of result, as no company has availed of it to accumulate a permanent fund, and only one company has acquired a guaranty capital under its provisions.

But several of our mutual fire companies, neglecting to avail of the privileges the statute offers, have severally accumulated and now hold surplus funds of large amount, not the contributions of their existing policy-holders, but arbitrary reservations from profits or surplus, which properly belong to the holders of expired policies. This is, apparently, not only without authority of law, but in violation of section 97 of chapter 119 of the Public Statutes. No mutual fire company has the right, save in the modes prescribed by the statute, to accumulate a reserve or surplus, by withholding from an outgoing member any portion of his due

profits; and if, by arbitrary action it does hold such a fund, the fund cannot be legally applied to the payment of losses or other company obligations, but is a liability to the policy-holders whose premium payments created it — a liability the tribunals of law would enforce if applied to. So that in fact the fund is not an element of financial strength to the company, nor a protection to its policy-holders. For an illustration: if the losses and expenses of such a company exceed its premium income it cannot lawfully resort to the fund to supply the deficiency, but must assess its deposit notes; and the company cannot use the fund for the payment of losses under a judicial administration of its assets, even if its premium income and the proceeds of its assessments combined prove insufficient.

Whether a mutual fire company should be required or authorized by law to acquire a permanent surplus in the nature of a safety fund, by tribute from outgoing members who have fully met their share of the losses and expenses incurred while they were insured in it, is a question involving considerations of equity and public policy. That the legislature of 1872 was inclined to favor it is evident from its acts. But that legislature met in the presence of the ghastly ruins of the Boston fire, and while the excitement produced by that event was still warm, and not under conditions most favorable for wisest counsel. No disrespect is intended in this reference to that respectable body of which I had the honor to be a member.

Two different views of the subject may naturally be taken. By the one view the company is regarded of the character of a partnership, each member of which is liable to losses and expenses and entitled to profits, suffered or accrued while he is a member; his premium payment is his contribution to the common fund for the losses and expenses of the company; if that is insufficient he is assessed and must pay his share of the deficiency; if it prove more than enough he is entitled to his share of the surplus, inexactly called profits, when he retires. In other words, the mutual contract contemplates neither past nor future liabilities of the company — the liability is contemporaneous with the insurance and begins and ends with it. The member who joins to-day is



not liable for, nor can any part of the premium he pays be applied to the payment of a loss of yesterday; and the member who goes out to-day is not liable for, nor can any part of the profits or share of surplus due him in settlement with his late associates be reserved to pay a loss which may occur to-morrow. This, I conceive, is the legal constitution of Massachusetts mutual companies.

Another view regards these companies as, in a sort, public institutions, intimately connected with our commercial order, and of such general beneficence that whoever enjoys their privileges may justly be taxed, beyond his immediate benefit, for the support of their strength and stability as social establishments. Under such a system, it may be urged, the burden of exceptional great disasters by fire, which occur perhaps once in a generation, which burden falls with grievous weight if borne altogether by contemporaneous mutual insurers, would be, in some degree, distributed over the whole body of beneficiaries of the system.

The subject is a large one, and difficult, and worthy of provident public action, in the interest of the good order and firm establishment of these institutions. If companies are permitted to retain and hold a surplus, of the character referred to, the mode of its accumulation, the amount, the conditions of its administration and use, and its ultimate disposition, should be provided for by law. Otherwise, the power may be abused, the object which alone can justify it defeated, and grave perplexities result. A significant case in point is that of the Southern Mutual Insurance Company of Georgia, lately under judicial cognizance. This company, after more than thirty years of prosperous business, in each of which its ordinary income from premium largely exceeded its disbursements, found itself with a surplus of nearly a million of dollars constantly growing by its accretions from investment. Finally the equity powers of the court were called upon. The problem was double—the ownership of the fund and its equitable distribution. The court, in its opinion, lucidly expounded the rule of law and equity that the fund belonged to the mutual policy-holders, past and present, in the proportion of their several contributions to it. A rule, easy of definition, but, I should sup-

pose, difficult of execution in the case at bar. The labor of the computation and distribution of their respective shares to a generation of policy-holders, dispersed over several States, might well daunt both the skilled accountant and the practical man of affairs. By what seems a violent breach of its own logic, and an attempted judicial confiscation of private property, the court, in the case under consideration, ordered an issue to determine what portion of the fund should be reserved from the proposed distribution to secure the company's future financial strength and credit. The litigation was brought to an end, before complete adjudication, by means of a compromise between the parties to the suit, by which the lawyers got their fees, and a portion of the surplus was divided among certain of the policy-holders. But the subject is likely to return to plague the court. Some of our companies are in the same position, and are preparing similar problems to vex our legal tribunals in the course of events, either in the winding up of the affairs of the companies or upon the application of interested parties.

By the annual statements, the aggregate surplus of the mutual fire companies, Dec. 31, 1884, was over \$4,000,000. A small part of that was probably contributed by the then policy-holders, who will be entitled to withdraw it when their policies expire. But much the greater part was the contributions of expired policies, which should, of legal right, have been returned in dividends of surplus to the holders, and are now held by the companies in violation of that legal right and obligation. There are companies a half century old whose annual premium income has exceeded their annual disbursements in every year of their corporate life, and whose several surplus amounts to hundreds of thousands of dollars. What use is it? To what purpose can the company apply it justly? The present members do not own it, and may not properly divide it or its income among themselves. Were it available, as it is not, to make up deficiencies of income for the payment of losses, it could not be so applied, for the reason that no such deficiencies exist. The ordinary income suffices to pay all losses, and also large return dividends to policy-holders, of surplus, or, to use the statute term, net profits. Two companies are able

to pay all their losses and expenses from the income of their surplus, and thus furnish insurance to their members free of cost. What is to be done with the funds when the company goes out of business? If, as probable, it cannot be distributed proportionately to those whose contributions created it, as perfect equity would require, should it be divided among the members at date of corporate dissolution? To do that would be to consummate injustice, and also to offer inducements to wreck the company for the sake of the plunder.

Recently the Department requested of the companies doing a general business on the cash premium and deposit note basis, statements of assessments made at any time, — whether, and in what years and to what extent, the premium receipts had been insufficient to pay losses and expenses, and what dividends of net profits had been made to policy-holders. From the responses to these questions some suggestive facts are disclosed.

Of 33 companies, 27 have not called an assessment since their organization. The six companies which have made assessments, and the dates and amounts, are: the Attleborough, \$1,450 in 1850 and 1853; the Dorchester, an assessment of 85 per cent. in 1872, to cover losses by the Boston fire; the Fitchburg, \$5,000 in 1857; the Merrimack, \$3,000 in 1845 and \$7,000 in 1852; the Newburyport, \$600 in 1840 and \$724 in 1852; and the Salem, \$30,510 in 1872.

Nineteen of these 33 companies report an excess of receipts over disbursements in every year since organization. The exceptions, dates and amounts of deficit are: the Abington, total deficit \$6,666 in 1860–61–62–70–76; the Attleborough, total \$1,450 in 1850–53; the Berkshire, total \$5,273 in 1848–57–59–67–80; the Boston Manufacturers', one per cent. in 1856; the Cohasset, total \$3,812 in 1849–50–75–78–81; the Dorchester, \$5,971 in 1863, and a deficit caused by the Boston fire in 1872; the Holyoke, deficits in 1866–72–73, amounts not stated, caused by the great fires in Portland and Boston; the Merrimack, \$10,000 in 1845 and 1852; the Milford, \$300 in 1870, \$400 in 1874, \$200 in 1877 and \$500 in 1878; the Traders' and Mechanics', a deficit, amount not stated, in 1872; the Salem, \$20,675 in 1872;

the Essex, \$21,645 in 1862-64-72; and the Fall River, \$3,130 in 1874.

All these companies report substantial dividends of surplus or net profits: the lowest, an average dividend to date of 20 per cent., and the majority an average of 50 per cent. or more.

So far as the Department has information, no member of a mutual company, within a quarter of a century certainly, has failed of full indemnity for loss under his policy by reason of inability of the company, except some policy-holders in the Union Mutual of Boston, which was bankrupted by the Boston fire and settled in liquidation, paying 85 per cent. on the dollar of its obligations.

These facts, telling the tale of a half-century, do not justify as prudential, even were the law neutral, the large accumulations which our mutual companies now hold by force. Judged by that experience, a seeming safe guide, the permanent fund, authorized by the statute of 1872, is ample for all the purposes it aims to accomplish. The difficulty is that that fund, when created, has no legal owner. It is in the nature of a trust for a particular use, and when the trust terminates by extinction of the use, no provision is made for its appropriation. This objection might be met by a provision that the fund, being created for a use essentially public, which has terminated, and incapable of return to its constituents, should be applied to some other and kindred public use. I am, however, of opinion that a better and more equitable method is feasible, but do not now advise.

Upon the basis of distribution as ordered by the court in the case of the City Mutual Fire, referred to under the head of Receiverships, the policy-holders in that company entitled to share in the distribution will receive more than double the amount of the premiums they paid in.

#### DEPOSIT NOTES, — LIABILITY OF POLICY-HOLDERS IN MUTUAL FIRE COMPANIES.

The law as to deposit notes, and the liability of members is not, in all respects, clear. Several of our mutual companies, under special charters, have no considerable cash assets. The insured in these pay no cash premiums, but give deposit



notes, subject, as occasions call, to assessment for the payment of losses and expenses.

Section 98 of chapter 119 of the Public Statutes, a re-enactment of a law which has been in force since before the General Statutes of 1860, reads : —

“ When the just claims against a mutual fire insurance company exceed its funds its directors shall assess such sums as may be necessary upon the members in proportion to their premium and deposit or deposit note, as the case may be, no member being liable to pay in addition to his premium and deposit more than a sum equal thereto, nor more than the amount of his deposit note, if he has given such note.”

Such was the statute law in regard to deposit notes and the liability of members until, and is now the law except as affected by, chapter 198 of the acts of 1877 now embodied in sections 113, 114 and 115 of chapter 119 of the Public Statutes.

The power and obligation of the directors to provide by assessments to, and only to, a certain limit, for the liabilities of a company when its funds are insufficient, are clearly defined. But it is questioned whether the statute fixes absolutely the liability of the member. This would seem to depend on whether the provision is to be construed as merely a limitation upon the power of the directors, or as a limitation of the ultimate liability of the member in any mode of procedure. If the former is the true construction the statute imposes a certain liability, but does not otherwise affect the common-law liability of the mutual members.

Sections 113, 114 and 115 of chapter 119 of the Public Statutes are as follows : —

SECT. 113. Any mutual fire-insurance company, except companies with a guaranty capital, may take deposit notes for as many times the cash premium upon its policies as its by-laws may provide ; but such notes shall not, except as provided in section eighty-six and the following section, be less in amount than three times nor more than ten times the said cash premium. Such notes shall contain a stipulation that the same are to be paid at such times and in such sums as the directors may order or assess, pursuant to the by-laws, and shall constitute the entire liability of the insured as a member of the company.

SECT. 114. When the cash assets of any such company exceed the liabilities, including therein unearned premiums, by fifty thousand dollars, deposit notes may be received for a sum equal to twice the cash premium; and when the cash assets exceed the liabilities as aforesaid by one hundred thousand dollars, deposit notes may be received of the same amount as the cash premium. When any reduction is made in the deposit notes to be received, all outstanding notes in the possession of the company shall be reduced in the same ratio, and the liability of the makers thereof shall be correspondingly diminished.

SECT. 115. A mutual fire-insurance company incorporated by special act, which before the first day of July in the year eighteen hundred and seventy-seven conducted its business upon the plan of taking deposit notes for a percentage of the amount insured by its policies and making a call or assessment upon said notes for the payment of losses and expenses as the same are incurred, may continue such system of business, and the note of the party insured shall constitute his entire liability as a member of the company.

These provisions are clear and determinate as to the liability of members in companies with deposit notes. And yet their object might be easily nullified, as the note liability depends on the amount of the cash premium, which may be less or more, entirely within the discretion of the companies. But the statute is permissive only. It does not compel companies to take deposit notes and is applicable only to such as elect to do so. Companies may still organize and do business on the whole-cash premium plan, without deposit or premium notes, in which case their members' liability is fixed by section 98, and by the common law and the terms of their mutual contract.

Section 114 of chapter 119 is incongruous with associate legislation and should be repealed. It rests upon the false premise that the surplus cash assets are a permanent fund of the company and available for its general uses, whereas, in truth, as regards the permanent establishment, these temporary and necessarily uncertain assets should be treated as a liability; and, so regarded, the company can have no real surplus, and the condition for the reduction of deposit notes in the mode provided by the section, cannot arise. The financial ability of the company to fulfil its obligations consists of its cash assets and its deposit notes. And it is error

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to assume that the reduction of its ability to protect its contracts, consequent upon the reduction of its deposit notes, will be compensated by its nominal surplus which it does not own and cannot hold for that purpose. Further than that, there is no provision for an increase of the deposit notes when the surplus, which authorized the reduction, is gone, and the company falls below the financial standard the statute, in its general provision, seeks to set up.

The deposit note is an inconvenient and superfluous piece of machinery, performing an office better fulfilled by a simpler mode. The liability it creates might better be fixed by positive law or left to the regulation of the insurance contract under such limitation as the law might impose. For myself I cannot see why a mutual insurer should desire to limit his liability and thus to degrade his own insurance. Mutual insurance should be absolute. To assure that which every man wants for himself, certain indemnity, each individual insurer must bind himself to bear his proportionate part of any burden of loss which any associate may suffer from the common peril.

#### INVESTMENTS OF INSURANCE FUNDS.

When we contemplate the immense funds in the stewardship of insurance institutions, the urgency of safety as the prime condition of investment, and, in life companies, the importance to solvency of a just income from their husbandry, the subject of investment impresses itself of foremost concern to the trustees of these institutions and to public functionaries who have duties in connection with them. The conditions of the commercial situation tax the skill and prudence of our investors. Safety, with the largest consistent usufruct, is the problem they have to solve.

In the law prescribing the investment of the capital of insurance companies we have the legislative judgment as to certain classes of securities, and the advisability of a division of investments. This applies only to the capital, and has for its object the establishment of the companies on a primary foundation of undoubted solidity. As to their other funds they may invest as they choose, subject to the allowance of the investments as sound assets in the annual official state-

ments of their financial condition. But while unfettered by the law the companies will do wisely to observe its spirit which seeks safety rather than large profits.

What securities are most desirable? This question is much discussed and variously answered. Financiers are apt to develop partialities for some special line. One commends mortgages of real estate. Another affects municipal bonds and other public obligations. Still another favors the stocks and bonds of prosperous private corporations. But, after all, the question is more of quality than of class. The obligations of well-ordered bodies politic should be as safe and stable as our social order; and yet we have seen, not without patriotic sensibility, the dishonor of the obligations of great states of our political Union, and also of wealthy municipalities. Loans on real estate liens are good or bad according as they are placed with judgment or imprudence. Certain of our life companies have been hurt by investments of this class made through the carelessness or perfidy of financial agents. Loans should not be made on unproductive real estate, of no stable market value, whatever speculative value may be put upon it. The result of such loans has been to burden insurance companies with the care, responsibility and doubt of large quantities of real estate, yielding no income, consumed by taxes, unsalable, and thus involving the trust funds in land speculations of doubtful issue. Loans on mortgage or collateral of any sort can be deemed prudent only where the amount of the loan and the character of the property are such that the company can promptly realize its full indemnity in cash upon default.

After all reasonable allowance is made for the imperfections of human judgment and foresight, the history of fiduciary trusts painfully shows that great losses have befallen from disregard of obviously sound rules of investment. Safety has been sacrificed to the lure of anticipated large profits. Financial managers are ambitious to realize the utmost income from funds in their custody. This ambition is commendable if indulged within the careful limits of safety. The danger is lest the temptation of high interest rates shall induce bold and sanguine investors to peril the



principal in hazardous ventures. Especially now, when the commercial situation is uncertain, money for safe investment abundant, and sound securities command loans at low rates, the most conservative disposition is invoked in the administration of trust funds.

The funds of life and mutual insurance companies call for as careful consideration by public law, and as prudent husbandry by their custodians, as do savings bank deposits, to which they bear close analogy; and their managers should be able and required to invest them as securely. The deposits in Massachusetts savings banks, stated in the last report of the commissioners, amount, in round numbers, to two hundred and sixty-two millions. The aggregate gross assets of Massachusetts insurance companies amount to less than fifty-seven millions. If the rules of investment provided by law for investments by savings banks be founded in good reason, their application to insurance companies would be justified by equal reason, including the provision that real estate acquired by mortgage foreclosure shall be sold within five years after the title vests.

Want of integrity is the twin peril of want of sagacity in investment. The history of life insurance warns us by disclosures of attempts, more or less successful, to involve the finances of insurance companies with the fortunes and schemes of alien financial interests. The combination or conspiracy—if that term be not too harsh—by which, some years ago, it was sought to control the Charter Oak Life Company in order to manipulate its investments in conjunction with certain railroad enterprises, aptly serves to illustrate the danger possible to come from an improperly interested control of insurance funds. The Globe Life Company was assisted to its downfall by bad investments credited to a like unchaste alliance. More recently certain life companies have not been above suspicion, just or unjust, of doubtful relations with outside financial operators in the execution of their trusts. My object in this allusion is, to preserve a public sensibility to these dangers and a constant vigilance for their avoidance.

That no graver mischiefs have resulted from the opportu-

nities and temptations for corrupt or imprudent management, is cause for grateful reflection. Acknowledgment is owed to the ability and conservative temper of the men in charge of our principal insurance companies, who, as a rule, have held the standard of integrity high; and to the intelligent publicity given the transactions of insurance establishments through the methods of State supervision. The publication annually in official reports, and through the press, of the investments and other affairs of the companies, exposed to the critical inspection of their business rivals, and of the general public, supplemented by the verification of their financial statements by periodical official examinations, has proven a powerful conservator of the business morals of these institutions, and is of inestimable value. Whatever minor embarrassments may be incident to such legal regulation are not to be weighed against its advantages.

#### ILLEGAL OR "UNDERGROUND" INSURANCE.

For the protection of the people in their insurance transactions, the law provides that no corporation, association or person shall issue insurance policies until duly qualified as to financial ability, and subject to conditions deemed essential to assure responsibility, nor until authorized by the Insurance Commissioner.

For revenue purposes the law imposes a tax upon the business transacted by insurance companies, and to secure the collection of such taxes, and the performance of other obligations, the agents of foreign authorized companies are required to give bond with sureties to the treasurer of the Commonwealth.

The authorized companies honorably perform these duties. But there is a considerable body of business done by unauthorized foreign companies, in contempt of our law and fraud of our revenue, and in unfair competition with legally qualified companies; and the law provides no effective means of prevention or punishment. Though illegally made, the contract is declared valid by statute. Of the parties to the unlawful transaction the agent alone is criminally liable. He may be punished by fine, but not until caught, nor until

evidence competent for legal conviction is obtained; and these illegal insurances are usually effected by correspondence or through agents and brokers who operate from beyond the jurisdiction of our courts, and by ways that elude the law's pursuit.

Excuse is made that there are instances of large property values where the owners cannot obtain sufficient insurance in authorized companies. I am not satisfied the fact is so. The recently burned property of the Bay State Sugar Refinery was insured in fifty unauthorized companies. And yet there were as many reliable authorized companies that would gladly have written policies upon it if asked to. A parallel state of facts was revealed in the destruction of the valuable rubber manufacture establishment at Cambridge several years ago, and in other cases. But if there exists a genuine public want the qualified companies are unable to fill, let provision be made for its supply in a legal course. A bill is now pending in the New York legislature seemingly well designed for that object. That, or equivalent legislation, if occasion for it is shown, I should favor.

When the public are thus fully assured in the accommodation of their wants, within the law, the State will owe to its proper dignity, the protection of its revenue, and justice to the companies who respect its authority, a rigid execution of the law against unauthorized insurance, and will be justified in measures needful to that end. First, such insurance should be legally void. The State ought not by its tribunals to enforce a contract made in contempt of its authority. Second, the property owner who enters into the illegal transaction, and all promoters of it, should be subject to criminal penalties. This is only to say that the State should compel from its citizens obedience to its reasonable laws enacted for the preservation of social good order.

#### THE ENFORCEMENT OF THE LAWS.

Laws for the punishment of crimes repugnant to the moral sense, like theft, forgery, arson and homicide, are enforceable by the ordinary machinery of public justice. But offences, not involving moral turpitude nor specific per-

sonal injury, created by the laws regulating commercial intercourse, are seldom enforced with vigor and effect, except by the means of particular agents. Of the latter class are the laws prohibiting insurance by unauthorized corporations and persons. The statute imposes certain duties and obligations upon insurers who do business by the license of the State, and the Commissioner is enjoined to see that these duties and obligations are fulfilled. But as to illegal acts by unauthorized persons the Commissioner is officially charged with no duty or responsibility, though he may, as may any citizen, institute prosecutions; nor is the insurance department constituted with facilities to detect and prosecute offences of that class. The prescribed duties of the department now occupy the entire time and attention of all employed in its service. Should the legislature charge the department with a further duty in the enforcement of the insurance laws, involving the investigation of offences and the prosecution of offenders, it would need also to provide for the employment of some fit agent, under the direction of the Commissioner, to execute that trust.

#### REVISION OF THE LAWS.

The insurance statute law needs comprehensive revision. It has all the vices of patchwork legislation unskillfully done by careless craftsmen. Parts of it are antiquated and obsolete, and serve only to cumber and confuse. Some of its provisions are hopelessly conflicting and irreconcilable, while others are so obscure in terms and relations that only a legal expert can interpret their sense. The order and method of arrangement of the several subjects are inconvenient and perplexing, and calculated to mislead the unskillful. The law may be, and should be, stated in simple terms, and in such complete order and form as to be clearly and readily intelligible to the business man of ordinary intelligence, for whose instruction and government it is made, as well as comprehensible to the authorities and tribunals charged with its execution.



## DEPARTMENT FINANCES.

For the year 1884 the receipts of the Department were \$39,558.70, and the expenditures \$19,422.19; balance accrued to the treasury, \$20,136.51. Of the receipts, \$18,691.72 was paid by the life insurance companies for valuation of their policies. This item will be reduced substantially one-half the current year by reason of reduction in the charge for valuation, under act of the last legislature.

Very respectfully,

JOHN K. TARBOX,

*Insurance Commissioner.*

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STATISTICAL TABULATIONS.

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TABLE I. — *Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Com- menced Business.	Risks Written in 1884.	Risks Terminated in 1884.	Amount at Risk Dec. 31, 1884.	Deposit Notes in Force.	Gross Assets.*	Gross Liabilities.†	Surplus or Deficiency in 1884.	Surplus or Deficiency in 1883.
Abington, . . . . .	1837	\$1,258,829	\$820,846	\$2,859,529	\$139,398	\$48,721	\$24,618	\$24,103	\$25,328
Amisquam, . . . . .	1847	71,025	68,025	345,502	23,945	7,552	-	1	-
Ashford, . . . . .	1873	2,437	-	45,300	1,340	456	-	1	-
Attleborough, . . . . .	1845	296,190	208,950	1,513,095	40,955	18,023	5,333	12,695	11,550
Barnstable County, . . . . .	1833	1,413,731	1,348,948	5,380,170	227,923	85,801	45,856	39,945	44,134
Berkshire, . . . . .	1835	1,161,830	1,016,945	4,930,672	198,957	67,627	33,346	34,281	36,977
Bristol County, . . . . .	1829	545,425	590,700	3,886,256	490,235	550	1,905	1	-
Cambridge, . . . . .	1834	1,820,160	1,503,764	5,902,479	85,730	149,200	43,301	105,889	97,635
Citizens', . . . . .	1846	4,811,689	4,264,028	21,438,197	582,487	272,946	146,125	126,821	113,597
Coliaset, . . . . .	1846	110,557	107,979	380,920	22,761	3,914	2,819	1,095	615
Dedham, . . . . .	1837	740,375	596,880	1,943,849	60,878	89,764	18,485	71,279	68,776
Dorchester, . . . . .	1856	2,999,690	2,759,487	10,460,321	165,646	211,159	87,506	123,653	121,199
Essex, . . . . .	1829	150,050	171,850	758,400	42,692	44,359	7,675	36,634	34,375
Fitchburg, . . . . .	1847	6,361,919	5,743,198	17,816,769	274,289	265,768	162,069	103,939	114,613
Franklin, . . . . .	1829	410,754	398,995	2,344,450	83,767	21,628	15,727	9,901	6,558
Groveland, . . . . .	1828	381,335	340,892	1,521,039	93,521	53	5,434	\$	-
Hampshire, . . . . .	1832	762,585	706,900	3,593,177	140,036	53,075	23,535	29,540	28,147
Hingham, . . . . .	1836	3,670,365	2,983,348	22,701,863	569,175	350,042	185,103	163,939	154,327
Holyoke, . . . . .	1843	6,348,780	5,500,650	20,925,654	287,998	608,760	146,838	461,802	442,124
Lowell, . . . . .	1832	220,100	77,175	2,560,350	62,279	73,487	16,320	57,167	53,973
Lynn, . . . . .	1828	374,445	345,605	1,480,181	80,836	64,038	11,017	53,021	38,315
Massachusetts, . . . . .	1873	3,052,187	2,561,316	17,107,197	-	325,531	75,594	249,937	242,912
Merchants' and Farmers', . . . . .	1817	4,490,926	3,542,944	16,032,248	227,971	238,881	119,485	119,396	112,718
Norfolk, . . . . .	1828	4,473,376	3,640,053	17,822,045	378,445	255,129	126,496	128,633	122,618
Middlesex, . . . . .	1826	4,988,719	4,406,657	20,972,788	301,797	424,343	151,165	273,178	258,001
Milford, . . . . .	1852	205,465	130,490	905,863	26,313	9,131	4,656	4,475	4,601
Mutual Fire Assurance, . . . . .	1827	753,950	716,162	3,965,888	121,438	122,872	30,626	92,246	94,847
Mutual Protection, . . . . .	1864	344,125	308,500	1,001,875	28,971	43,546	4,971	33,375	35,252
Newburyport, . . . . .	1829	98,150	93,750	685,560	67,862	29,896	4,314	25,582	24,979
Norfolk, . . . . .	1825	3,202,938	2,973,663	14,334,640	434,843	364,635	114,879	249,756	231,395

Quincy, . . . . .	1851	7,455,420	6,665,824	27,445,334	393,104	470,686	204,400	266,286	258,550
Rubber Manufacturers', . . . . .	1884	**	**	**	**	**	**	**	**
Salem, . . . . .	1838	181,425	183,125	847,140	37,506	41,745	6,775	34,970	33,372
Salisbury and Amesbury, . . . . .	1855	74,075	77,046	343,911	27,497	1,345	1,375	—30	374
Saugus, . . . . .	1852	955,925	870,200	2,669,350	327,449	3,479	—	\$	—
Shelburne, . . . . .	1877	11,900	8,200	110,558	6,586	813	—	†	—
South Danvers, . . . . .	1829	128,175	113,575	1,057,617	69,509	61,122	12,044	40,078	47,179
Traders' and Mechanics', . . . . .	1848	5,151,961	4,298,909	18,474,973	268,279	414,664	131,290	280,374	254,796
Westford, . . . . .	1840	61,425	62,300	327,855	8,302	4,401	1,895	2,506	1,953
West Newbury, . . . . .	1823	350,292	332,708	2,427,538	136,541	2,101	1,240	\$	—
Worcester Mutual, . . . . .	1824	7,478,685	7,003,942	31,021,107	463,801	557,654	236,361	321,353	304,665
—	—	\$77,370,560	\$67,581,934	\$310,430,663	\$7,037,082	\$5,808,902	\$2,214,538	\$3,587,939	\$3,418,955

*Massachusetts Manufacturers' Mutuals.*

Arkwright, . . . . .	1860	\$40,615,374	\$37,395,820	\$39,008,515	\$1,650,118	\$355,034	\$165,655	\$189,379	\$155,076
Boston Manufacturers', . . . . .	1850	76,488,384	70,714,557	73,198,059	2,977,239	607,260	298,853	308,377	266,743
Cotton and Woolen, . . . . .	1875	7,093,277	5,571,356	7,776,957	377,823	57,474	44,360	13,114	32,822
Fall River Manufacturers', . . . . .	1870	19,043,151	17,075,899	18,340,615	836,407	181,566	92,506	89,060	83,691
Mill Owners', . . . . .	1873	20,664,445	18,164,920	19,353,943	883,430	137,879	96,869	41,010	52,843
Spinners', . . . . .	1881	5,342,497	4,463,365	5,030,307	200,922	34,838	20,174	14,664	4,485
Worcester Manufacturers', . . . . .	1855	20,067,180	19,652,542	20,067,180	878,875	219,839	87,771	132,958	116,941
Totals, . . . . .	—	\$189,314,508	\$173,038,459	\$182,775,576	\$7,804,814	\$1,593,890	\$806,218	\$787,672	\$712,601
Grand totals, . . . . .	—	263,685,068	240,620,393	493,206,239	14,841,896	7,402,732	3,020,756	4,375,611	4,131,556

\* Not including deposit notes.

† This company adequate for expenses only, and relies on assessments on deposit notes to pay losses.

‡ This company charges no cash premium. \*\* Incorporated Nov. 19, 1884. No policies issued prior to Jan. 1, 1885.



TABLE II. — *Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Net Cash Premiums Received.	Losses Paid.	RATIO OF LOSS TO		Expenses.	RATIO OF EX-PENSES TO	
					Premiums Received.	Amount at Risk.*		Premiums Received.	Gross Income.
Abington, . . . . .	\$21,330	\$16,199	\$18,871	\$6,526	34.58	.25	\$5,916	31.35	27.74
Annisquam, . . . . .	480	326	—	—	—	—	326	—	—
Ashfield, . . . . .	36	5	22	—	—	—	5	—	—
Attleborough, . . . . .	2,550	365	1,838	10	—	—	355	19.31	13.92
Barnstable County, . . . . .	28,117	25,757	23,679	3,961	16.73	.07	4,734	19.99	16.83
Berkshire, . . . . .	19,177	18,661	15,129	9,475	62.62	.19	4,180	27.63	21.79
Bristol County, . . . . .	3,417	3,381	3,417	1,195	34.97	.03	2,068	—	—
Cambridge, . . . . .	32,040	23,589	24,582	3,518	14.31	.06	9,082	36.95	28.35
Citizens', . . . . .	72,182	54,522	61,214	8,600	14.05	.04	20,693	33.80	28.66
Cohasset, . . . . .	1,856	1,380	1,695	73	4.31	—	684	40.35	36.85
Dedham, . . . . .	15,398	9,867	10,518	2,953	28.07	.16	3,704	35.21	24.05
Dorchester, . . . . .	53,071	51,775	43,347	23,697	54.67	.23	13,271	30.61	25.00
Essex, . . . . .	5,148	3,310	2,812	54	1.92	—	1,002	35.63	19.46
Fitchburg, . . . . .	118,572	113,464	103,452	57,702	55.75	.33	23,868	23.06	20.13
Franklin, . . . . .	5,523	4,200	4,634	1,459	31.48	.06	1,784	38.50	32.30
Groveland, . . . . .	3,104	3,079	—	2,303	—	.15	632	—	—
Hampshire, . . . . .	11,515	10,692	9,091	4,550	50.05	.13	2,828	31.11	24.56
Hingham, . . . . .	71,122	59,443	53,295	12,745	23.91	.06	12,419	23.30	17.46
Holyoke, . . . . .	113,770	79,956	82,674	23,165	28.02	.11	25,440	30.77	22.36
Lowell, . . . . .	14,298	10,057	9,883	2,439	24.68	.10	4,143	41.92	28.97
Lynn, . . . . .	8,268	5,367	4,948	314	6.35	.02	2,071	41.83	25.05
Massachusetts, . . . . .	45,108	40,602	24,901	2,145	8.61	.01	18,314	73.53	40.59
Merchants and Farmers', . . . . .	69,835	60,042	59,097	22,054	37.31	.14	13,175	32.45	27.46
Merrimack, . . . . .	59,242	57,804	57,804	23,586	40.81	.14	15,293	26.45	21.87
Middlesex, . . . . .	91,824	70,445	73,106	13,568	18.55	.07	19,967	27.29	21.75
Milford, . . . . .	2,742	2,051	2,415	1,022	42.32	.12	619	25.63	22.57
Mutual Fire Assurance, . . . . .	17,319	13,024	10,382	1,612	15.33	.04	3,649	35.15	21.07
Mutual Protection, . . . . .	5,409	1,782	2,926	37	1.26	—	1,017	34.76	18.80
Newburyport, . . . . .	2,717	1,622	1,244	16	1.29	—	471	37.86	17.34

Norfolk, . . . . .	69,694	52,000	48,492	16,416	33.86	.12	13,248	27.33	19.01
Quincy, . . . . .	125,061	93,657	104,916	24,347	23.21	.09	32,380	30.87	25.88
Rubber Manufacturers, . . . . .									
Salem, . . . . .	4,589	3,077	2,555	721	30.62	.09	1,393	59.15	30.35
Salisbury and Amesbury, . . . . .	595	1,011	531	835	-	-	173	-	-
Saugus, . . . . .	2,270	2,283	-	720	-	-	1,563	-	-
Shelburne, . . . . .	81	3	52	-	-	-	3	-	-
South Danvers, . . . . .	5,547	3,531	2,755	361	-	-	850	30.85	15.32
Traders' and Mechanics, . . . . .	92,898	56,670	72,628	16,918	23.30	.09	15,457	21.29	16.64
Westford, . . . . .	660	62	565	-	-	-	62	-	-
West Newbury, . . . . .	3,991	2,064	-	1,346	-	-	718	-	-
Worcester Mutual, . . . . .	137,505	120,807	109,091	30,114	27.60	.10	29,650	27.18	21.56
Totals, . . . . .	\$1,348,716	\$1,079,370	\$1,048,421	\$820,557	29.89	.10	\$313,207	29.89	23.22

\* Taking mean amount of risks outstanding at beginning and end of year.

*Massachusetts Manufacturers' Mutuals.*

Arkwright, . . . . .	\$345,400	\$328,121	\$329,911	\$92,984	28.19	.25	\$22,518	6.83	6.52
Boston Manufacturers, . . . . .	621,107	627,566	596,580	204,652	34.31	.29	48,166	8.07	7.76
Cotton and Woolen, . . . . .	79,229	86,562	76,226	48,199	63.23	.69	10,194	13.37	12.86
Fall River Manufacturers, . . . . .	177,446	172,813	169,436	62,729	37.03	.36	8,944	5.28	5.04
Mill Owners, . . . . .	182,631	176,829	177,251	49,260	27.78	.27	16,860	9.51	9.23
Spinners, . . . . .	40,842	35,575	39,938	10,207	25.56	.22	3,266	8.25	8.07
Worcester Manufacturers, . . . . .	185,706	198,473	174,925	73,928	42.27	.37	10,560	6.04	5.69
Totals, . . . . .	\$1,632,261	\$1,626,339	\$1,564,267	\$541,959	34.65	.31	\$120,538	7.70	7.38
Grand Totals, . . . . .	2,981,077	2,705,709	2,612,688	862,516	33.01	.18	433,745	16.60	14.55

TABLE III. — *Massachusetts Mutual Marine Insurance Companies.*

NAME OF COMPANY.	Com- menced business	Guaranty Fund.	Scrap Outstanding.	Amount at Risk Dec. 31, 1884.	Gross Assets.	Gross Liabilities.*	Surplus or Deficiency in 1884.	Surplus or Deficiency in 1885.
China,	.	.	.	.	.	.	.	.
India,	.	.	.	.	.	.	.	.
Total,	.	.	.	.	.	.	.	.

\* Including unearned premiums, but not including cash on stock-note guarantee fund, or outstanding scrip.

TABLE IV. — *Massachusetts Mutual Marine Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Marine Premiums Received.	Marine Losses Paid.	Ratio.*	Expenses.	Ratio.†
China,	.	.	.	.	.	.	.
India,	.	.	.	.	.	.	.
Totals,	.	.	.	.	.	.	.

\* Of losses paid to cash premiums received.

† Of expenses to cash premiums received.

TABLE V. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Cash Capital.	Amount at Risk Dec. 31, 1884.	Gross Assets.	Gross Liabilities.*	Ratio of Assets to Liabilities.	Surplus as regards Policyholders Dec. 31, 1884.	Surplus or Impairment of Capital Dec. 31, 1884.	PERCENTAGE OF SURPLUS OR IMPAIRMENT.	
								Dec. 31, 1884.	Dec. 31, 1883.
American, . . . . .	\$300,000	\$15,812,889	\$578,231	\$124,550	4.04	\$453,681	\$153,681	51.23	46.29
Boston Marine, . . . . .	1,000,000	10,860,575	2,134,125	623,970	3.42	1,510,155	510,155	51.02	50.46
Boylston, . . . . .	557,200	29,552,067	911,793	231,854	3.93	679,939	122,739	22.03	23.82
Dwelling House, . . . . .	300,000	26,012,601	432,881	112,851	3.75	310,030	10,030	3.34	4.70
Eliot, . . . . .	200,000	11,083,732	365,291	91,053	4.01	274,241	74,241	37.12	47.41
Equitable Marine, . . . . .	50,000	284,560	98,787	28,198	3.50	70,589	20,589	41.18	40.51
Firemen's Fire, . . . . .	300,000	18,479,685	801,266	112,033	7.10	688,333	388,333	129.44	122.98
First National, . . . . .	200,000	6,068,745	254,636	60,043	4.24	194,593	—5,417	—2.71	—7.21
Mercantile Fire and Marine, . . . . .	400,000	17,718,983	668,507	113,552	6.00	577,955	177,955	44.49	46.03
Merchants', . . . . .	50,000	223,518	71,179	17,081	4.17	54,098	4,098	8.20	17.41
Neptune, . . . . .	300,000	12,730,030	452,986	104,555	4.33	348,431	48,431	16.14	25.69
North America, . . . . .	200,000	14,422,849	351,612	79,964	4.15	251,648	51,648	25.82	32.73
Prescott, . . . . .	200,000	19,182,210	349,898	136,428	2.57	213,470	13,470	6.73	8.10
Salem Marine, . . . . .	100,000	616,588	205,181	42,653	6.92	252,528	152,528	152.53	149.46
Springfield Fire and Marine, . . . . .	1,000,000	151,350,979	2,562,510	1,326,136	1.93	1,236,374	236,374	23.64	40.09
Washington, . . . . .	1,000,000	52,243,141	1,607,415	491,885	3.27	1,115,530	115,530	11.55	20.03
Wellfleet, . . . . .	12,000	1,033,249	221,519	94,013	2.36	127,506	115,506	—	—
	\$6,169,200	\$387,702,401	\$12,152,810	\$3,793,719	3.20	\$8,359,091	\$2,189,891	35.50	—

\* Including unearned premiums, but not including capital stock.



## REPORT OF THE

TABLE VI. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY	FIRE BUSINESS.				RATIO OF LOSS TO			MARINE BUSINESS.				RATIO OF LOSS TO	
	Risks Written.	Premiums Received.	Losses Paid.		Premiums Received.	Risks Written.		Risks Written.	Premiums Received.	Losses Paid.		Premiums Received.	Risks Written.
American, . . . . .	\$13,430,455	\$102,386	\$53,378		52.13	.40		\$2,387,818	\$56,222	\$55,270		98.31	2.31
Boston Marine, . . . . .	—	—	—		—	—		79,941,022	1,218,861	927,937		76.12	1.16
Bayston, . . . . .	23,883,011	241,104	200,154		86.77	.78		14,334,410	106,175	117,930		111.02	.82
Dwelling-House, . . . . .	13,798,208	110,086	19,180		17.42	.14		—	—	—		—	—
Eliot, . . . . .	11,454,229	119,064	90,604		76.67	.79		—	—	—		—	—
Equitable Marine, . . . . .	—	—	—		—	—		733,925	30,096	20,161		66.98	2.75
Firemen's Fire, . . . . .	12,361,530	125,066	89,056		71.19	.72		—	—	—		—	—
First National, . . . . .	5,300,771	79,009	73,396		92.90	1.38		—	—	—		—	—
Mercantile Fire and Marine, . . . . .	12,616,135	116,392	72,080		61.32	.57		1,949,149	59,025	31,700		53.71	1.63
Merchants, . . . . .	—	—	—		—	—		—	—	—		—	—
Neptune, . . . . .	14,026,639	164,242	165,234		100.61	1.18		744,990	21,010	9,256		44.05	1.24
North American, . . . . .	13,268,477	97,737	50,697		51.87	.38		208,775	14,576	4,836		33.17	2.32
Prescott, . . . . .	17,966,497	184,665	136,034		73.67	.77		—	—	—		—	—
Salem Marine, . . . . .	—	—	—		—	—		2,342,761	43,924	34,507		78.57	1.47
Springfield Fire and Marine, . . . . .	136,691,800	1,634,653	1,014,087		62.02	.74		—	—	—		—	—
Washington, . . . . .	63,762,015	614,968	394,931		64.21	.62		10,106,337	186,090	137,466		73.88	1.36
Wellfleet, . . . . .	—	—	—		—	—		1,802,375	71,078	42,839		60.26	2.38
Totals, . . . . .	\$341,259,767	\$3,589,272	\$2,367,831		65.98	.69		\$114,551,582	\$1,807,957	\$1,381,902		76.48	1.21

TABLE VII. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.*	RATIO OF EXPENSES TO		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
American, . . . . .	\$182,571	\$195,504	—\$12,933	\$56,228	35.45	30.79	\$30,000
Boston Marine, . . . . .	1,286,261	1,272,548	+13,675	244,612	20.07	19.02	100,000
Botolph, . . . . .	334,698	432,694	—38,296	105,910	30.49	26.83	—
Dwelling-House, . . . . .	120,117	95,949	+33,168	59,922	54.42	46.41	18,000
Eliot, . . . . .	137,127	154,493	—17,366	43,434	36.46	31.68	20,000
Equitable Marine, . . . . .	33,299	28,843	+4,456	3,682	12.23	11.06	5,000
Firemen's Fire, . . . . .	168,011	163,922	+4,089	44,736	35.76	26.63	30,000
First National, . . . . .	96,099	100,284	—4,185	26,888	34.03	27.98	—
Mercantile Fire and Marine, . . . . .	208,250	205,680	+2,570	61,900	35.29	29.72	40,000
Merchants', . . . . .	23,526	17,699	+5,827	3,443	16.35	14.60	5,000
Neptune, . . . . .	204,472	238,200	—33,728	53,130	29.71	25.98	15,000
North American, . . . . .	114,964	117,407	—2,443	46,504	47.58	40.43	20,000
Prescott, . . . . .	201,020	203,738	—2,718	61,704	33.42	30.70	6,000
Salem Marine, . . . . .	57,845	64,673	—3,472	10,235	23.30	17.69	10,000
Springfield Fire and Marine, . . . . .	1,753,939	1,659,409	+94,550	545,322	33.35	31.09	100,000
Washington, . . . . .	873,458	841,075	+32,383	278,039	34.70	31.83	30,000
Wellfleet, . . . . .	76,706	58,241	+18,465	9,403	13.23	12.26	6,000
Totals, . . . . .	\$5,911,383	\$5,840,650	+\$70,733	\$1,655,092	30.67	27.86	\$435,000

\* Excluding losses, dividends, return premiums, and drawbacks and premiums on re-insurance.

TABLE VIII. — *Insurance Companies of Other States.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk Dec. 31, 1884.*	Gross Assets.	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1884.	Surplus or Impair- ment of Capital, Dec. 31, 1884.	PERCENTAGE OF SURPLUS OR IMPAIRMENT.	
									Dec. 31, 1884.	Dec. 31, 1883.
Actna, . . . . .	Hartford, . . . . .	\$4,000,000	\$201,072,708	\$8,900,577	\$2,005,189	4.44	\$0,895,388	\$2,895,388	72.38	80.12
Albany, . . . . .	Albany, . . . . .	200,000	11,246,094	385,839	54,700	7.05	331,139	131,139	65.56	61.85
American, . . . . .	Newark, . . . . .	600,000	48,739,586	1,721,424	276,674	6.22	1,444,750	844,750	140.79	138.90
American Central, . . . . .	St. Louis, . . . . .	600,000	45,063,929	1,178,273	407,668	2.89	770,605	170,605	28.43	37.01
American Exchange, . . . . .	New York, . . . . .	200,000	9,236,560	254,853	23,725	10.74	231,128	31,128	15.56	27.34
American Fire, . . . . .	New York, . . . . .	400,000	52,120,371	1,191,007	160,866	7.40	1,030,141	†329,284	82.32	78.34
American Fire, . . . . .	Philadelphia, . . . . .	400,000	96,840,046	1,768,092	991,450	1.84	806,642	406,642	101.66	137.88
Atlantic Fire and Marine, . . . . .	Providence, . . . . .	200,000	4,314,240	246,757	35,693	6.92	211,064	11,064	5.53	2.93
American Mutual, . . . . .	New York, . . . . .	-	92,770,425	12,938,289	3,830,532	3.38	9,107,757	†1,901,367	-	-
Boatman's Fire & Marine, . . . . .	Pittsburgh, . . . . .	250,000	9,862,748	400,429	109,410	3.66	291,019	41,019	16.41	31.50
Buffalo German, . . . . .	Buffalo, . . . . .	200,000	47,686,627	1,077,030	296,580	3.63	780,450	580,450	290.23	272.13
Citizens', . . . . .	New York, . . . . .	300,000	83,241,496	1,034,168	462,415	2.24	571,753	271,753	90.58	122.69
Citizens', . . . . .	Pittsburgh, . . . . .	500,000	17,883,877	645,551	139,713	4.62	505,638	5,638	1.13	5.39
Citizens', . . . . .	St. Louis, . . . . .	200,000	4,974,811	425,238	47,101	9.03	378,137	178,137	89.06	86.55
City Fire, . . . . .	New York, . . . . .	210,000	10,091,117	390,223	27,454	14.22	362,769	132,769	72.74	82.99

## INSURANCE COMMISSIONER.

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Clinton, . . . . .	New York, . . . . .	250,000	26,568,453	461,409	135,793	3.40	325,616	75,616	30.25	46.59
Commerce, . . . . .	Albany, . . . . .	200,000	15,570,568	426,295	95,369	4.47	330,926	130,926	65.46	70.50
Commercial, . . . . .	San Francisco, . . . . .	200,000	15,123,638	379,743	129,763	2.93	249,980	49,980	24.99	-
Commercial Mutual, . . . . .	New York, . . . . .	-	3,548,924	731,279	142,399	5.14	588,880	\$48,260	-	-
Connecticut Fire, . . . . .	Hartford, . . . . .	1,000,000	86,714,893	1,722,482	588,307	2.93	1,134,175	134,175	13.42	17.66
Continental, . . . . .	New York, . . . . .	1,000,000	407,999,016	4,905,602	2,386,102	2.06	2,519,500	11,489,802	148.98	160.54
Delaware Mutual Safety, . . . . .	Philadelphia, . . . . .	360,000	30,925,319	1,727,275	299,570	5.76	1,427,705	1314,605	87.39	112.43
Enterprise Fire and Marine, . . . . .	Cincinnati, . . . . .	200,000	4,962,670	238,593	38,468	6.20	200,125	125	.06	5.62
Equitable Fire and Marine, . . . . .	Providence, . . . . .	300,000	18,547,396	489,283	138,692	3.53	350,591	50,591	16.86	17.15
Exchange Fire, . . . . .	New York, . . . . .	200,010	41,464,790	470,361	207,177	2.27	263,184	63,174	31.54	36.59
Farragut Fire, . . . . .	New York, . . . . .	200,000	28,318,195	378,635	113,682	3.33	264,953	64,953	32.47	41.59
Fire Association of Philadelphia, . . . . .	Philadelphia, . . . . .	500,000	241,642,250	3,882,176	2,886,048	1.35	996,128	496,128	99.22	122.52
Fire Ins. Co., County of Philadelphia, . . . . .	Philadelphia, . . . . .	400,000	12,291,497	641,423	155,007	4.14	486,416	86,416	41.60	45.31
Fireman's Fund, . . . . .	San Francisco, . . . . .	750,000	52,486,606	1,460,145	531,890	2.74	928,255	178,255	23.77	20.04
Firemen's, . . . . .	Dayton, . . . . .	250,000	21,566,888	425,135	140,580	3.02	284,555	34,555	13.82	7.29
Firemen's, . . . . .	Newark, . . . . .	500,000	33,509,363	1,433,645	158,298	9.06	1,275,347	775,347	155.07	146.39
Firemen's, . . . . .	New York, . . . . .	204,000	10,559,448	296,942	45,895	6.47	251,047	47,047	23.06	24.92
Franklin, . . . . .	Philadelphia, . . . . .	400,000	135,088,486	3,050,306	1,848,781	1.65	1,201,525	801,525	201.38	212.56
German American, . . . . .	New York, . . . . .	1,000,000	305,577,437	4,118,512	1,501,207	2.74	2,617,305	1,617,305	161.73	160.80
German Fire, . . . . .	Pittsburgh, . . . . .	200,000	22,810,617	448,458	166,414	2.70	282,044	82,044	41.02	50.51

\* Including perpetual fire risks.

† Scrip outstanding, \$300,857.

‡ Scrip outstanding, \$7,206,390.

§ Scrip outstanding, \$540,620.

|| Scrip outstanding, \$29,698.

¶ Scrip outstanding, \$753,100.



TABLE VIII. — *Insurance Companies of Other States* — Continued.

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk Dec. 31, 1884.*	Gross Assets.	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1884.	Surplus or Impair- ment of Capital, Dec. 31, 1884.	PERCENTAGE OF SURPLUS OR IMPAIRMENT.	
									Dec. 31, 1884.	Dec. 31, 1883.
Germania, . . . . .	New York, . . . . .	\$1,000,000	\$174,223,900	\$2,435,494	\$1,032,779	2.41	\$1,452,715	\$452,715	45.27	65.32
Girard Fire and Marine, . . . . .	Philadelphia, . . . . .	300,000	47,689,447	1,227,063	386,273	3.18	841,390	541,390	180.46	188.42
Glen's Falls, . . . . .	Glen's Falls, . . . . .	200,000	86,341,372	1,368,025	504,152	2.71	863,873	663,873	331.94	331.27
Great Western, . . . . .	New York, . . . . .	662,080	6,607,047	910,156	177,220	5.14	732,836	70,856	10.70	2.78
Greenwich, . . . . .	New York, . . . . .	200,000	191,780,664	1,133,898	682,844	1.66	451,054	251,054	125.53	132.40
Guardian Fire, . . . . .	New York, . . . . .	200,000	8,066,279	261,291	42,673	6.12	218,618	18,618	9.30	7.34
Hanover Fire, . . . . .	New York, . . . . .	1,000,000	157,750,652	2,422,057	1,033,737	2.35	1,388,320	388,320	38.83	67.04
Hartford Fire, . . . . .	Hartford, . . . . .	1,250,000	275,378,171	4,239,435	1,869,429	2.27	2,370,006	1,120,006	89.40	98.05
Home, . . . . .	New York, . . . . .	3,000,000	488,412,737	7,199,091	3,149,477	2.29	4,049,614	1,049,614	34.99	52.47
Howard, . . . . .	New York, . . . . .	500,000	22,889,750	747,280	244,775	3.05	502,505	2,505	.50	3.83
Insurance Co. of North America, . . . . .	Philadelphia, . . . . .	3,000,000	309,015,296	9,037,131	2,333,155	3.08	6,103,976	3,103,976	103.46	105.48
Ins. Co. State of Pennsylvania, . . . . .	Philadelphia, . . . . .	200,000	20,448,725	626,594	237,173	2.64	389,421	189,421	94.71	109.82
Jefferson, . . . . .	New York, . . . . .	200,010	13,301,239	513,497	48,030	10.69	465,467	265,457	132.72	142.34
Long Island, . . . . .	Brooklyn, . . . . .	300,000	32,569,616	481,161	107,656	4.47	373,505	14,649	4.88	14.38
Manufacturers' and Builders', . . . . .	New York, . . . . .	200,000	30,674,496	437,463	130,385	3.36	307,078	107,078	53.53	70.84

## INSURANCE COMMISSIONER.

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Manufacturers' and Merchants',	Pittsburgh,	250,000	7,523,298	387,056	51,377	7.53	335,679	85,679	34.27	-
Mechanics',	Philadelphia,	250,000	15,990,758	545,872	204,187	2.67	341,685	91,685	36.67	-
Mechanics' Fire,	Brooklyn,	250,000	30,348,826	403,066	148,496	2.71	254,570	4,570	1.83	26.13
Mercantile, .	New York,	200,000	5,379,462	230,378	22,981	9.98	215,397	15,397	7.69	9.94
Merchants',	Newark, .	400,000	65,994,389	1,177,121	453,887	2.59	723,234	323,234	80.80	89.62
Merchants',	New York,	200,000	19,286,655	386,669	80,359	4.81	306,340	106,340	53.17	77.33
Merchants',	Providence,	200,000	20,366,730	407,633	154,565	2.64	253,068	53,068	26.53	27.56
Meriden Fire,	Meriden, .	200,000	6,838,993	302,188	49,102	6.15	253,086	53,086	26.54	24.50
Montauk, .	Brooklyn,	200,000	16,125,349	339,666	85,196	3.99	254,470	54,470	27.23	36.62
National, .	Hartford, .	1,000,000	47,426,668	1,770,303	344,557	5.14	1,425,746	425,746	42.57	45.40
National, .	New York,	200,000	27,141,508	401,038	149,037	2.69	252,001	52,001	26.00	35.34
Newark Fire, .	Newark, .	250,000	24,445,273	681,541	133,606	5.10	547,935	297,935	119.17	112.23
New Hampshire Fire,	Manchester,	500,000	41,020,391	1,014,580	300,519	3.38	714,061	214,061	42.81	41.23
New York Bowery, .	New York,	300,000	56,424,380	885,269	322,955	2.66	552,314	252,314	84.10	117.34
New York Fire,	New York,	200,000	25,827,426	403,537	163,453	2.47	240,084	40,084	20.04	35.09
Niagara, .	New York,	500,000	157,820,280	1,778,397	981,613	1.81	796,784	296,784	59.36	54.07
Northwestern National,	Milwaukee,	600,000	52,543,125	1,223,353	409,424	2.99	813,929	213,929	35.65	39.56
Orient, .	Hartford, .	1,000,000	49,016,242	1,474,443	400,966	3.68	1,073,477	73,477	7.35	7.05
Pacific Fire,	New York,	200,000	38,883,373	753,415	214,788	3.51	538,627	338,627	169.31	157.86
Pennsylvania Fire,	Philadelphia,	400,000	99,728,469	2,378,918	1,077,146	2.21	1,301,772	901,772	225.44	224.44

\* Including perpetual fire risks.

† Serip outstanding, \$58,856.

TABLE VIII. — *Insurance Companies of Other States* — Concluded.

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk Dec. 31, 1884.*	Gross Assets.	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1884.	Surplus or Impair- ment of Capital, Dec. 31, 1884.	PERCENTAGE OF SURPLUS OR IMPAIRMENT.	
									Dec. 31, 1884.	Dec. 31, 1883.
People's, . . . . .	New York, . . . . .	\$200,000	\$23,842,827	\$402,620	\$135,288	2.98	\$267,332	\$67,332	33.66	53.39
People's, . . . . .	Pittsburgh, . . . . .	200,000	9,205,794	340,278	97,242	3.50	243,036	43,036	21.51	-
Phenix, . . . . .	New York, . . . . .	1,000,000	369,823,721	4,027,230	2,597,117	1.55	1,430,113	430,113	43.01	44.78
Phenix, . . . . .	Hartford, . . . . .	2,000,000	208,150,227	4,217,833	1,522,721	2.77	2,695,112	695,112	34.75	46.74
Providence-Washington, . . . . .	Providence, . . . . .	400,000	44,558,759	870,054	425,101	2.05	444,953	44,953	11.24	13.67
Rochester German, . . . . .	Rochester, . . . . .	200,000	44,853,793	561,743	278,626	2.02	283,117	83,117	41.55	55.71
Rutgers, . . . . .	New York, . . . . .	200,000	12,114,311	386,114	42,568	9.07	343,546	143,546	71.77	81.63
Security, . . . . .	New Haven, . . . . .	200,000	8,708,244	400,709	155,902	2.57	244,807	44,807	22.40	15.34
Spring Garden, . . . . .	Philadelphia, . . . . .	400,000	26,304,602	1,176,679	406,235	2.90	770,444	370,444	92.61	102.08
Standard, . . . . .	New York, . . . . .	200,000	13,687,267	388,718	67,221	5.78	321,497	121,497	60.74	60.50
Star Fire, . . . . .	New York, . . . . .	500,000	22,617,452	653,454	147,056	4.44	506,398	6,398	1.28	1.33
Sterling, . . . . .	New York, . . . . .	350,000	16,683,984	446,109	87,256	5.11	358,853	8,853	2.53	7.04
St. Paul Fire and Marine, . . . . .	St. Paul, . . . . .	500,000	44,612,595	1,164,007	397,396	2.93	766,611	266,611	53.32	48.89
Traders', . . . . .	Chicago, . . . . .	500,000	35,703,362	1,164,818	358,246	3.25	806,572	306,572	61.31	72.36
Union, . . . . .	Philadelphia, . . . . .	375,000	36,147,584	866,430	486,759	1.78	379,671	4,671	1.25	2.61

Union, . . . . .	San Francisco, . . . . .	750,000	26,129,497	1,051,509	240,715	4.37	810,794	60,794	8.11	13.84
United Firemen's, . . . . .	Philadelphia, . . . . .	300,000	28,259,979	783,158	431,433	1.82	351,725	51,725	17.24	23.35
United States Fire, . . . . .	New York, . . . . .	250,000	15,503,120	561,579	90,560	6.20	471,019	221,019	88.41	90.67
United States Lloyd's, . . . . .	New York, . . . . .	-	6,661,540	678,468	118,620	5.72	559,848	-	-	-
Westchester Fire, . . . . .	New York, . . . . .	300,000	96,644,975	960,574	484,062	1.98	476,512	176,512	58.84	66.30
Western, . . . . .	Pittsburgh, . . . . .	300,000	7,737,465	424,678	52,056	8.16	372,622	72,622	24.31	-
Williamsburgh City, . . . . .	Brooklyn, . . . . .	250,000	99,986,868	1,152,774	466,533	2.47	686,241	436,241	174.49	170.56
	Totals, . . . . .	\$45,261,100	\$6,211,646,041	\$132,968,494	\$47,976,297	2.77	\$84,992,197	\$30,281,728	66.02	-

\* Including perpetual fire risks.



TABLE IX. — *Insurance Companies of other States.*

NAME OF COMPANY.	FIRE BUSINESS.			RATIO OF LOSS TO			MARINE BUSINESS.			RATIO OF LOSS TO	
	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.		Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.
Ætna, . . . . .	\$231,674,285	\$2,338,728	\$1,336,046	56.63	.58		\$41,376,866	\$167,585	\$88,825	52.99	.21
Albany, . . . . .	10,652,840	85,928	46,318	53.91	.44		-	-	-	-	-
American (Newark), . . . . .	50,115,602	331,420	145,824	44.00	.29		-	-	-	-	-
American Central, . . . . .	44,738,333	512,397	320,214	62.40	.72		-	-	-	-	-
American Exchange, . . . . .	11,285,532	40,639	13,358	32.83	.12		-	-	-	-	-
American Fire (New York), . . . . .	67,385,993	235,981	94,747	40.15	.14		-	-	-	-	-
American Fire (Phila.), . . . . .	82,117,281	829,996	589,599	71.04	.72		-	-	-	-	-
Atlantic Fire and Marine, . . . . .	5,257,521	49,763	26,054	54.16	.51		652,220	3,037	225	74.09	.03
Atlantic Mutual, . . . . .	-	-	-	-	-		333,849,455	3,697,128	2,096,319	56.69	.63
Boatman's Fire and Marine, . . . . .	12,414,002	138,881	100,305	72.21	.81		751,139	7,193	9,505	132.15	1.26
Buffalo German, . . . . .	43,553,271	368,436	205,517	88.41	.47		-	-	-	-	-
Citizens' (New York), . . . . .	87,957,455	736,048	358,555	48.72	.41		-	-	-	-	-
Citizens' (Pittsburg), . . . . .	21,072,256	214,578	100,965	47.06	.48		49,750	5,221	721	13.81	1.45
Citizens' (St. Louis), . . . . .	6,611,867	62,677	29,537	47.13	.45		1,167,034	5,682	1,884	33.16	.16
City Fire, . . . . .	9,913,620	43,845	14,501	33.07	.15		-	-	-	-	-

## INSURANCE COMMISSIONER.

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Clinton, . . . . .	39,875,286	221,133	115,576	52.28	.29	-	-	-	-
Commerce, . . . . .	16,492,616	147,377	109,307	74.15	.66	-	-	-	-
Commercial, . . . . .	21,848,203	274,241	158,899	57.95	.75	1,902,070	29,304	69.59	1.07
Commercial Mutual, . . . . .	-	-	-	-	-	23,576,340	184,625	66.63	.52
Connecticut Fire, . . . . .	84,230,442	842,300	504,151	59.86	.60	-	-	-	-
Continental, . . . . .	383,427,946	2,320,841	1,317,783	56.79	.34	174,354,899	384,079	101.27	.22
Delaware Mutual Safety, . . . . .	11,845,784	91,376	67,325	73.67	.57	48,486,956	373,443	57.79	.44
Enterprise Fire and Marine, . . . . .	4,640,414	47,380	36,430	76.89	.79	784,895	18,801	78.67	1.88
Equitable Fire and Marine, . . . . .	18,949,052	186,178	123,034	66.05	.65	3,490,723	22,186	106.31	.63
Exchange Fire, . . . . .	42,526,279	314,480	103,635	32.94	.24	2,206,684	23,254	58.39	.62
Farragut Fire, . . . . .	28,437,071	158,769	92,162	58.04	.32	-	-	-	-
Fire Association of Philadelphia, . . . . .	135,261,652	1,431,892	1,037,831	72.49	.77	-	-	-	-
Fire Ins. Co., County of Philadelphia, . . . . .	12,211,500	107,717	70,410	65.38	.58	-	-	-	-
Fireman's Fund, . . . . .	56,025,171	564,533	325,699	57.70	.58	15,250,113	190,971	47.38	.59
Firemen's (Dayton), . . . . .	19,033,032	181,343	108,837	60.01	.57	-	-	-	-
Firemen's (Newark), . . . . .	31,478,539	241,402	97,404	40.35	.31	-	-	-	-
Firemen's (New York), . . . . .	11,560,075	63,255	21,132	33.40	.18	33,500	804	13.31	.32
Franklin, . . . . .	53,557,826	458,347	341,359	74.49	.61	-	-	-	-
German American, . . . . .	243,752,383	1,870,098	1,012,590	54.17	.42	-	-	-	-
German Fire, . . . . .	22,312,955	232,928	139,581	59.94	.63	-	-	-	-

## REPORT OF THE

TABLE IX. — *Insurance Companies of other States — Continued.*

NAME OF COMPANY.	FIRE BUSINESS.			RATIO OF LOSS TO			MARINE BUSINESS.			RATIO OF LOSS TO	
	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.		Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.
Germania, . . . . .	\$172,776,647	\$1,516,944	\$889,851	58.66	.52		-	-	-	-	-
Girard Fire and Marine, . . . . .	34,680,042	310,903	169,831	54.62	.49		-	\$225	\$1,438	63.91	-
Glen's Falls, . . . . .	56,786,321	509,488	312,261	61.30	.55		-	-	-	-	-
Great Western, . . . . .	-	-	-	-	-		\$47,615,258	447,824	340,974	76.15	.72
Greenwich, . . . . .	158,467,674	709,054	389,431	54.92	.25		32,690,793	111,766	45,718	40.89	.14
Guardian Fire, . . . . .	16,649,300	55,174	23,315	42.26	.14		-	-	-	-	-
Hanover Fire, . . . . .	144,248,519	1,415,499	859,629	60.75	.60		-	-	-	-	-
Hartford Fire, . . . . .	215,184,607	2,342,809	1,523,295	65.00	.71		-	-	-	-	-
Home, . . . . .	349,999,679	3,353,159	2,050,763	61.17	.59		-	-	-	-	-
Howard, . . . . .	49,867,628	281,397	344,985	122.60	.69		-	-	-	-	-
Ins. Co. of North America, . . . . .	190,401,393	2,176,580	1,442,591	66.25	.76		215,042,781	1,487,893	947,857	63.70	.44
Ins. Co., State of Pennsylvania, . . . . .	16,604,446	142,813	97,467	68.26	.59		11,324,235	72,007	94,876	131.78	.84
Jefferson, . . . . .	14,535,372	75,090	25,086	33.41	.17		-	-	-	-	-
Long Island, . . . . .	36,594,465	186,828	121,199	64.88	.33		-	-	-	-	-
Manufacturers' and Builders', . . . . .	35,978,250	210,819	104,495	49.57	.29		-	-	-	-	-

## INSURANCE COMMISSIONER.

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Manufacturers' and Merchants',	6,546,002	66,312	23,015	34.71	.35	180,493	3,646	178	48.82	.10
Mechanics' (Philadelphia), . . .	10,958,802	92,592	59,569	64.34	.54	-	-	-	-	-
Mechanics' Fire (Brooklyn), . . .	33,246,445	225,605	142,303	63.08	.43	-	-	-	-	-
Mercantile, . . . . .	6,126,706	40,570	25,293	62.34	.41	-	-	-	-	-
Merchants' (Newark), . . . . .	61,176,233	582,219	390,069	67.01	.63	-	-	-	-	-
Merchants' (New York), . . . . .	19,617,938	123,459	71,020	57.51	.36	-	-	-	-	-
Merchants' (Providence), . . . . .	19,972,738	198,450	148,617	74.88	.74	937,024	10,040	12,739	126.89	1.36
Meriden Fire, . . . . .	7,532,445	65,556	43,110	65.76	.57	-	-	-	-	-
Montauk, . . . . .	17,170,608	122,149	77,794	63.71	.45	-	-	-	-	-
National (Hartford) . . . . .	40,781,908	451,709	236,870	52.45	.58	-	-	-	-	-
National (New York), . . . . .	29,906,836	194,298	132,904	68.40	.44	-	-	-	-	-
Newark Fire, . . . . .	22,138,276	160,871	92,239	58.66	.42	-	-	-	-	-
New Hampshire, . . . . .	49,834,340	464,776	278,617	59.94	.56	-	-	-	-	-
New York Bowers, . . . . .	51,457,476	418,989	293,073	69.95	.57	-	-	-	-	-
New York Fire, . . . . .	32,683,833	244,562	182,336	74.61	.56	-	-	-	-	-
Niagara, . . . . .	161,138,533	1,303,673	858,042	65.80	.53	-	-	-	-	-
Northwestern National, . . . . .	47,561,795	465,031	240,110	51.63	.50	3,381,243	18,574	12,675	68.25	.37
Orient, . . . . .	47,276,498	518,035	316,597	61.12	.67	-	-	-	-	-
Pacific Fire, . . . . .	37,056,772	274,345	156,724	57.13	.42	-	-	-	-	-
Pennsylvania Fire, . . . . .	73,331,751	835,499	564,167	67.53	.77	-	-	-	-	-



# REPORT OF THE

TABLE IX. — *Insurance Companies of other States — Concluded.*

NAME OF COMPANY.	FIRE BUSINESS.				MARINE BUSINESS.				RATIO OF LOSS TO	
	Risks Written.	Premiums Received.	Losses Paid.	RATIO OF LOSS TO		Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.
				Premiums Received.	Risks Written.					
People's (New York), . . . . .	\$26,357,350	\$195,540	\$108,909	55.55	.41	-	-	-	-	-
People's (Pittsburgh), . . . . .	11,146,343	129,658	104,823	80.80	.94	-	-	-	-	-
Phenix, . . . . .	378,692,883	3,413,074	1,690,817	49.54	.45	\$154,824,484	\$887,337	\$648,958	73.14	.42
Phenix, . . . . .	179,295,193	2,038,471	1,290,205	63.30	.72	-	-	-	-	-
Providence Washington, . . . . .	58,208,482	414,285	400,687	96.72	.69	48,512,693	339,395	257,426	75.84	.53
Rochester German, . . . . .	45,494,753	451,173	243,144	53.88	.53	-	-	-	-	-
Rutgers, . . . . .	12,742,062	76,969	32,587	42.34	.26	-	-	-	-	-
Security, . . . . .	19,546,293	208,872	123,144	58.93	.63	8,966,260	65,391	47,810	68.53	.50
Spring Garden, . . . . .	13,116,519	103,877	60,953	58.66	.46	-	-	-	-	-
Standard, . . . . .	18,595,543	95,277	48,151	50.54	.26	-	-	-	-	-
Star Fire, . . . . .	32,328,060	249,827	193,710	77.54	.60	-	-	-	-	-
Sterling, . . . . .	19,349,046	132,487	71,480	53.95	.37	-	-	-	-	-
St. Paul Fire and Marine, . . . . .	48,797,783	469,052	321,621	68.56	.66	10,040,110	46,870	35,082	74.85	.35
Traders', . . . . .	50,820,796	501,713	317,302	63.25	.62	817,582	2,431	173	7.12	.02
Union (Philadelphia), . . . . .	37,278,050	340,858	229,006	67.18	.61	45,442,949	376,326	392,367	104.28	.86

Union (San Francisco),	27,266,093	288,086	182,747	63.42	.67	11,905,650	98,005	39,469	40.03	.33
United Firemen's,	13,565,361	105,058	83,536	79.49	.62	-	-	-	-	-
United States Fire,	17,704,113	95,443	53,039	56.26	.30	313,230	8,965	1,838	20.50	.59
United States Lloyd's,	-	-	-	-	-	98,442,071	501,652	258,748	51.57	.26
Westchester Fire,	78,490,347	680,079	386,139	56.77	.49	-	-	-	-	-
Western,	7,336,429	78,997	51,346	65.00	.70	133,053	2,296	246	10.71	.18
Williamsburgh City,	141,627,924	681,288	336,831	49.43	.24	-	-	-	-	-
Totals,	\$5,428,285,787	\$46,650,398	\$28,182,990	60.41	.52	\$1,338,511,553	\$9,593,556	\$6,226,150	64.90	.46

TABLE X. — *Insurance Companies of Others States.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	RATIO OF EXPENSES TO		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
Ætna, . . . . .	\$2,955,010	\$2,887,571	+\$67,439	\$742,700	29.40	25.13	\$720,000
Albany, . . . . .	102,574	91,087	+12,487	24,769	28.83	23.91	20,000
American, . . . . .	404,632	340,705	+63,927	127,341	38.41	31.46	60,000
American Central, . . . . .	570,323	563,597	+6,726	177,327	34.60	31.09	66,000
American Exchange, . . . . .	58,214	63,689	-5,375	30,446	74.82	52.31	20,000
American Fire (New York), . . . . .	284,154	250,933	+33,221	103,369	43.81	36.38	40,000
American Fire (Philadelphia), . . . . .	921,752	952,639	-30,887	322,790	38.89	35.02	40,000
Atlantic Fire and Marine, . . . . .	67,312	54,345	+12,967	20,332	38.44	30.20	-
Atlantic Mutual, . . . . .	4,275,138	4,038,410	+236,728	440,425	11.91	10.30	-
Boatman's Fire and Marine, . . . . .	168,272	176,602	-8,330	49,291	33.74	29.29	17,500
Buffalo German, . . . . .	414,266	360,459	+53,807	116,424	31.60	28.10	30,000
Citizens' (New York), . . . . .	778,768	703,523	+75,245	304,456	41.37	39.10	40,500
Citizens' (Pittsburgh), . . . . .	250,960	232,359	+18,601	90,673	41.25	36.12	40,000
Citizens' (St. Louis), . . . . .	85,992	72,348	+13,644	28,927	42.32	33.64	12,000
City Fire, . . . . .	61,663	72,772	-11,109	37,271	85.00	60.44	21,000

Clinton, . . . . .	241,816	240,377	+1,439	99,801	45.14	41.27	25,000
Commerce, . . . . .	167,705	175,902	-8,197	50,595	34.32	30.17	16,000
Commercial, . . . . .	324,205	322,166	+2,039	118,879	30.18	36.67	24,000
Commercial Mutual, . . . . .	211,582	205,535	+6,047	47,392	25.67	22.40	-
Connecticut Fire, . . . . .	931,357	862,468	+68,889	268,317	31.85	28.81	90,000
Continental, . . . . .	2,934,723	2,906,577	+28,146	1,034,071	38.23	35.23	154,000
Delaware Mutual Safety, . . . . .	537,330	634,252	-96,922	89,451	19.29	16.65	36,000
Enterprise Fire and Marine, . . . . .	87,018	94,574	-7,556	24,370	36.82	28.01	12,000
Equitable Fire and Marine, . . . . .	226,330	234,041	-7,711	75,502	36.23	33.36	12,000
Exchange Fire, . . . . .	351,548	237,729	+113,819	106,518	31.54	30.30	14,001
Farragut Fire, . . . . .	174,662	181,351	-6,689	69,189	43.57	39.60	20,000
Fire Association of Philadelphia, . . . . .	1,639,064	1,716,225	-57,161	478,394	32.65	28.16	200,000
Fire Insurance Company, County of Philadelphia, . . . . .	140,310	136,245	+4,065	39,322	36.51	28.02	26,408
Fireman's Fund, . . . . .	811,544	749,593	+61,951	243,402	32.22	20.99	90,000
Firemen's (Dayton), . . . . .	201,492	200,088	+1,404	81,539	44.97	40.47	5,000
Firemen's (Newark), . . . . .	326,700	234,681	+92,019	75,425	31.24	23.09	60,000
Firemen's (New York), . . . . .	79,132	67,106	+12,026	29,547	46.13	37.32	16,320
Franklin, . . . . .	608,260	641,521	-33,261	210,169	45.86	34.55	80,000
German American, . . . . .	2,035,705	1,776,700	+259,005	624,110	33.37	30.65	140,000
German Fire, . . . . .	272,514	244,202	+28,312	80,621	34.62	31.93	24,000



TABLE X. — *Insurance Companies of Other States* — Continued.

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	RATIO OF EXPENSES TO		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
Germania, . . . . .	\$1,618,643	\$1,610,808	+\$7,835	\$620,957	40.94	38.36	\$100,000
Girard Fire and Marine, . . . . .	378,853	396,316	—17,463	153,047	49.18	40.38	72,000
Glen's Falls, . . . . .	562,081	509,893	+\$52,188	177,633	34.86	31.60	20,000
Great Western, . . . . .	476,506	422,193	+\$54,313	81,190	18.13	17.04	—
Greenwich, . . . . .	863,208	764,092	+\$99,116	268,942	32.76	31.15	60,000
Guardian Fire, . . . . .	64,460	61,798	+\$2,662	32,483	58.87	50.39	6,000
Hanover Fire, . . . . .	1,520,182	1,573,115	—52,933	613,486	43.36	40.36	100,000
Hartford Fire, . . . . .	2,562,151	2,507,833	+\$54,318	734,538	31.35	28.67	250,000
Home, . . . . .	3,642,309	3,711,224	—68,915	1,360,462	40.56	37.34	300,000
Howard, . . . . .	313,607	477,978	—164,371	131,412	46.70	41.89	—
Insurance Company of North America, . . . . .	4,052,317	3,986,546	+\$65,771	996,068	27.19	24.58	600,000
Insurance Company State of Penna., . . . . .	247,927	294,644	—46,717	77,443	36.89	31.24	20,000
Jefferson, . . . . .	97,498	90,301	+\$7,197	33,214	44.23	34.06	20,001
Long Island, . . . . .	211,024	233,790	—22,766	82,351	44.08	39.03	30,000
Manufacturers' and Builders', . . . . .	244,001	200,961	+\$43,040	81,401	38.61	33.36	16,000

Manufacturers' and Merchants', . . . . .	89,033	68,346	+20,687	24,361	34 82	27 36	20,000
Mechanics' . . . . .	117,881	111,921	+5,960	26,375	28.70	22.54	25,000
Mechanics' Fire, . . . . .	243,065	269,203	-26,198	101,960	45.21	41.96	25,000
Mercantile, . . . . .	50,369	53,732	-3,363	22,439	55.31	44.55	6,000
Merchants' (Newark), . . . . .	638,531	653,179	-14,648	218,914	37.60	34.28	44,000
Merchants' (New York), . . . . .	143,893	143,660	+233	62,640	50.72	43.53	10,000
Merchants' (Providence), . . . . .	227,557	240,421	-12,864	73,066	35.05	32.10	6,000
Meriden Fire, . . . . .	82,308	79,861	+2,447	20,751	31.65	25.21	16,000
Mantauk, . . . . .	138,100	149,781	-11,681	51,987	42.58	37.65	20,000
National (Hartford), . . . . .	546,424	481,189	+65,235	144,319	31.95	26.41	100,000
National (New York), . . . . .	208,827	231,161	-22,334	80,257	41 31	38.44	18,000
Newark Fire, . . . . .	188,980	176,185	+12,795	56,520	35.13	29.90	25,000
New Hampshire, . . . . .	514,257	476,070	+38,187	157,453	33.89	30.62	40,000
New York Bovey, . . . . .	452,140	484,785	-32,645	155,712	37.16	34.44	33,000
New York Fire, . . . . .	262,206	259,028	+3,268	60,492	24.73	23.06	16,000
Niagara, . . . . .	1,383,932	1,373,511	+10,421	465,657	35 71	35.23	50,000
Northwestern National, . . . . .	533,630	493,188	+40,442	180,403	37.30	33.81	60,000
Orient, . . . . .	586,025	504,713	+81,312	188,115	36.33	32.10	-
Pacific Fire, . . . . .	303,288	291,248	+12,040	106,479	38.83	35.11	25,000
Pennsylvania Fire, . . . . .	953,240	894,180	+59,060	290,013	34.71	30.42	40,000

TABLE X. — *Insurance Companies of Other States* — Concluded.

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	RATIO OF EXPENSES TO		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
People's (New York), . . . . .	\$211,898	\$200,668	+\$11,230	\$72,059	36.86	34.01	\$29,000
People's (Pittsburgh), . . . . .	164,198	165,840	—1,642	44,417	34.25	27.05	14,000
Phenix, . . . . .	4,452,420	3,898,081	+554,339	1,408,306	32.74	31.63	100,000
Phoenix, . . . . .	2,247,464	2,242,963	+4,501	672,758	33.01	29.94	280,000
Providence Washington, . . . . .	789,407	905,140	—115,733	230,554	30.60	29.21	16,000
Rochester German, . . . . .	476,064	405,745	+70,319	145,626	32.27	30.58	16,000
Rutgers, . . . . .	97,731	94,643	+3,088	39,183	50.90	40.09	22,000
Security, . . . . .	291,732	248,874	+42,858	71,920	25.62	24.66	6,000
Spring Garden, . . . . .	174,888	184,070	—9,182	55,764	53.67	31.87	64,000
Standard, . . . . .	108,800	105,069	+3,731	42,917	45.09	39.45	14,000
Star Fire, . . . . .	274,717	290,772	—16,055	97,062	38.86	35.33	—
Sterling, . . . . .	145,583	145,215	+368	60,734	45.83	41.71	14,000
St. Paul Fire and Marine, . . . . .	583,469	565,979	+17,490	159,276	30.88	27.30	50,000
Traders, . . . . .	551,759	528,686	+23,073	161,211	31.98	29.21	50,000
Union (Philadelphia), . . . . .	757,234	881,522	—124,288	236,398	32.96	31.22	23,732

Union (San Francisco),	.	.	.	.	.	.	.	437,873	470,098	-32,225	157,852	40.83	36.06	90,000
United Firemen's,	.	.	.	.	.	.	.	139,769	148,324	-8,555	46,788	44.52	33.47	18,000
United States Fire,	.	.	.	.	.	.	.	129,052	128,105	+947	47,596	45.60	36.87	25,000
United States Lloyds,	.	.	.	.	.	.	.	546,260	447,622	+98,638	87,002	17.34	15.93	-
Westchester Fire,	.	.	.	.	.	.	.	717,791	675,663	+42,128	259,524	38.16	36.15	30,000
Western,	.	.	.	.	.	.	.	100,363	94,373	+5,990	27,031	33.25	28.92	15,750
Williamsburgh City,	.	.	.	.	.	.	.	724,536	688,420	+36,116	292,864	42.99	40.43	50,000
Totals,	.	.	.	.	.	.	.	\$62,344,688	\$60,515,058	+\$1,829,630	\$18,812,717	33.45	30.17	\$5,269,212

TABLE XI. — *United States Branches, Foreign Companies.*

NAME OF COMPANY.	Location.	General Deposits.*	Amount at Risk Dec. 31, 1884.	Gross Assets.	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders Dec. 31, 1884.	Surplus or Impairment of Deposits Dec. 31, 1884.
British America, . . . . .	Toronto, . . . . .	\$225,000	\$46,903,693	\$524,555	\$370,989	1.62	\$153,566	—\$71,434
British and Foreign Marine, . . . . .	Liverpool, . . . . .	300,000	15,809,286	731,392	218,043	3.35	513,349	+213,349
City of London, . . . . .	London, . . . . .	200,000	42,985,239	599,757	352,665	1.69	237,092	+17,092
Commercial Union, . . . . .	London, . . . . .	270,000	239,565,436	2,103,005	1,371,661	1.53	731,344	+461,344
Fire Insurance Association, . . . . .	London, . . . . .	200,000	67,497,856	719,517	517,493	1.39	202,024	+2,024
Guardian Assurance, . . . . .	London, . . . . .	200,000	83,416,085	1,003,353	413,112	2.43	590,241	+390,241
Hamburg Bremen, . . . . .	Hamburg, . . . . .	203,000	71,978,707	709,535	483,448	1.47	226,087	+23,087
Imperial, . . . . .	London, . . . . .	231,000	96,772,282	1,167,480	692,616	1.68	474,864	+183,864
Lancashire, . . . . .	Manchester, . . . . .	779,500	120,749,425	993,120	739,972	1.34	253,148	—526,352
Lion Fire, . . . . .	Liverpool, . . . . .	200,000	28,586,693	548,501	179,717	3.05	368,784	+168,784
Liverpool and London and Globe, . . . . .	Liverpool, . . . . .	242,000	512,225,180	5,638,894	3,144,491	1.79	2,494,403	+2,252,403
London Assurance, . . . . .	London, . . . . .	270,000	101,587,135	1,098,154	509,611	2.15	588,543	+318,543
London and Lancashire, . . . . .	London, . . . . .	295,000	125,605,265	1,130,524	686,066	1.65	444,458	+149,458
London and Provincial, . . . . .	London, . . . . .	200,000	31,289,252	434,801	224,844	1.93	209,957	+9,957
North British and Mercantile, . . . . .	London, . . . . .	200,000	233,304,514	3,013,295	1,247,197	2.42	1,766,098	+1,566,098



Northern Assurance,	.	.	.	.	.	200,000	76,310,923	1,008,439	510,711	1.97	497,728	+297,728
Norwich Union,	.	.	.	.	.	300,000	85,374,190	870,800	454,841	1.91	415,959	+115,959
Phoenix Assurance,	.	.	.	.	.	300,000	172,096,055	1,253,376	950,181	1.32	303,195	+3,195
Queen,	.	.	.	.	.	200,000	157,142,903	1,417,351	887,531	1.60	529,820	+329,820
Royal,	.	.	.	.	.	235,000	354,671,387	4,145,774	2,248,351	1.84	1,897,423	+1,662,423
Scottish Union and National,	.	.	.	.	.	200,000	36,488,225	741,774	184,599	4.02	557,175	+357,175
Sun Fire Office,	.	.	.	.	.	700,000	197,229,796	1,258,558	1,103,798	1.14	154,760	-545,240
Thames and Mersey Marine,	.	.	.	.	.	300,000	2,482,768	415,514	139,713	2.97	275,801	-24,199
Transatlantic,	.	.	.	.	.	225,000	21,623,664	363,458	155,424	2.34	208,034	-16,966
Union Marine,	.	.	.	.	.	300,000	3,809,216	427,067	102,560	4.16	324,507	+24,507
United Fire Re-insurance,	.	.	.	.	.	200,000	62,949,840	856,652	577,206	1.48	279,446	+79,446
Western Assurance,	.	.	.	.	.	200,000	65,721,232	654,831	463,932	1.41	190,899	-9,101
Totals,	.	.	.	.	.	\$7,435,500	\$3,054,178,957	\$53,829,477	\$18,940,772	1.79	\$14,888,705	+87,453,295

\* Not including special deposits held exclusively for the protection of policy-holders in certain States.

TABLE XII. — *United States Branches Foreign Companies, Business of 1884.*

NAME OF COMPANY.	Gross Income.	Gross Expenditures.	Excess or Deficiency of Income.	Expenses.	RATIO OF EXPENSE TO		Risks Written.	Premiums Received.	Losses Paid.	RATIO OF LOSS TO	
					Premiums Received.	Gross Income.				Premiums Received.	Risks Written.
British America, . . . . .	\$85,460	\$577,863	\$7,597	\$161,674	29.01	27.62	\$52,839,570	\$557,309	\$410,189	74.08	.79
British and Foreign Marine, . . . . .	776,215	256,427	519,788	112,103	14.85	14.44	118,646,142	755,415	144,324	19.10	.12
City of London, . . . . .	574,489	567,646	6,843	184,115	33.28	32.04	54,579,200	553,221	383,530	69.32	.70
Commercial Union, . . . . .	1,969,356	1,743,305	226,051	590,391	31.11	29.98	249,010,632	1,897,497	1,152,915	60.75	.46
Fire Insurance Association, . . . . .	809,776	858,726	—48,950	272,570	34.85	33.66	78,172,753	782,292	586,156	74.93	.75
Guardian Assurance, . . . . .	653,062	654,973	—1,911	233,639	36.75	35.77	84,328,439	635,708	421,334	66.27	.50
Hamburg-Bremen, . . . . .	811,847	823,113	—11,266	267,818	34.55	32.99	82,930,401	774,965	555,295	71.65	.67
Imperial, . . . . .	1,072,563	1,017,049	55,514	338,039	33.32	31.50	99,796,845	1,014,170	679,009	66.96	.68
Lancashire, . . . . .	1,128,000	1,097,150	30,850	344,071	32.01	30.50	126,701,643	1,074,504	753,079	70.05	.59
Lion Fire, . . . . .	387,792	342,804	44,988	117,119	32.30	30.20	48,262,385	362,454	225,685	62.26	.47
Liverpool and London and Globe, . . . . .	3,814,348	3,240,385	573,963	1,067,827	29.57	28.00	519,100,015	3,611,625	2,172,559	60.16	.42
London Assurance, . . . . .	715,338	721,235	—5,897	235,903	35.53	32.98	97,431,444	664,036	485,332	73.09	.50
London and Lancashire, . . . . .	1,067,618	1,106,231	—38,613	335,532	33.38	30.00	129,561,800	1,004,701	770,698	76.69	.59
London and Provincial, . . . . .	349,081	425,593	—76,512	117,712	34.90	33.72	34,255,937	337,163	307,881	91.31	.90
North British and Mercantile, . . . . .	1,651,085	1,552,181	98,904	518,001	33.88	31.77	220,025,598	1,529,181	1,034,180	67.63	.47
Northern Assurance, . . . . .	842,031	814,433	27,598	286,013	35.70	33.97	83,240,820	801,190	528,420	65.95	.63
Norwich Union, . . . . .	757,724	746,541	11,183	244,091	33.55	32.22	94,148,247	727,593	502,450	69.06	.53

Phoenix Assurance, . . . . .	1,271,410	1,233,005	38,411	391,583	31.89	30.81	191,789,277	1,227,811	841,422	70.11	.46
Queen, . . . . .	1,298,256	1,210,060	22,196	352,927	30.06	28.51	149,358,689	1,174,139	863,133	73.52	.58
Royal, . . . . .	2,678,755	2,386,809	291,946	783,327	31.02	29.24	356,068,207	2,524,885	1,603,483	63.48	.45
Scottish Union and National, . . . . .	403,281	330,644	66,637	112,898	31.09	27.99	59,319,680	363,057	223,746	61.61	.37
Sun Fire Office, . . . . .	1,271,034	1,242,787	28,247	459,874	37.70	36.18	145,165,374	1,219,060	782,913	64.17	.54
Thames and Mersey Marine, . . . . .	215,279	279,948	—64,669	58,631	29.82	27.23	99,257,675	196,554	221,317	112.56	.56
Transatlantic, . . . . .	271,365	237,650	33,715	88,920	34.59	32.77	22,636,930	257,149	148,721	57.84	.66
Union Marine, . . . . .	317,278	104,587	212,691	44,438	15.07	14.01	49,887,380	294,819	60,149	20.40	.12
United Fire Re-insurance, . . . . .	905,413	1,181,892	—278,479	308,810	35.32	34.11	35,600,203	874,430	873,076	99.85	2.45
Western Assurance, . . . . .	989,444	1,025,697	—36,253	289,017	30.21	29.21	83,035,563	956,049	736,680	77.01	.89
Totals, . . . . .	\$27,527,306	\$25,790,734	\$1,736,572	\$8,317,058	31.78	30.21	\$3,295,230,915	\$26,172,947	\$17,473,676	66.76	.53

TABLE XIII. — *Massachusetts Business for 1884.*

## MASSACHUSETTS MUTUAL FIRE COMPANIES.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Premium Notes rec'd.	Losses Paid.	Losses Incurred.
Abington, . . . . .	\$1,238,404	\$19,378	\$58,135	\$6,526	\$7,711
Annisquam, . . . . .	71,025	—	4,497	—	—
Arkwright, . . . . .	18,384,023	151,968	759,841	77,909	53,292
Ashfield, . . . . .	2,438	22	100	—	—
Attleborough, . . . . .	296,190	1,838	7,678	10	10
Barnstable County, . . . . .	1,413,731	23,679	69,790	3,961	3,811
Berkshire, . . . . .	1,161,930	15,681	47,044	9,475	6,261
Boston Manufacturers', . . . . .	33,496,160	272,668	1,363,338	165,769	104,950
Bristol County, . . . . .	513,625	3,298	65,021	1,095	1,095
Cambridge, . . . . .	1,820,160	25,180	25,180	3,518	3,518
Citizens', . . . . .	4,811,689	61,214	127,330	8,600	8,115
Cohasset, . . . . .	110,557	1,686	6,744	73	73
Cotton and Woolen, . . . . .	2,461,154	22,398	111,989	22,437	22,437
Dedham, . . . . .	740,375	9,549	19,532	2,953	3,414
Dorchester, . . . . .	2,963,210	42,586	42,586	23,697	15,643
Essex, . . . . .	150,050	2,922	8,767	54	54
Fall River Manufacturers', . . . . .	7,593,158	65,411	327,057	48,077	31,659
Fitchburg, . . . . .	5,015,331	79,119	79,119	44,038	56,427
Franklin, . . . . .	410,754	4,634	13,902	1,459	2,890
Groveland, . . . . .	373,035	—	25,870	2,303	3,137
Hampshire, . . . . .	762,585	9,417	28,251	4,550	4,550
Hingham, . . . . .	3,663,765	52,531	52,086	12,745	11,280
Holyoke, . . . . .	4,958,299	69,138	68,192	21,184	18,384
Lowell, . . . . .	887,340	9,827	19,654	519	519
Lynn, . . . . .	374,445	5,168	20,671	314	514
Massachusetts, . . . . .	3,014,637	22,985	—	2,145	2,145
Merchants' and Farmers', . . . . .	3,546,619	49,723	49,723	17,396	21,396
Merrimack, . . . . .	4,473,376	57,804	123,051	23,586	22,735
Middlesex, . . . . .	4,988,719	72,468	72,468	13,568	13,568
Milford, . . . . .	205,465	2,427	7,280	1,022	1,197
Mill Owners', . . . . .	8,752,914	74,664	373,321	31,685	39,839
Mutual Fire Insurance, . . . . .	753,950	10,917	21,833	1,612	1,612
Mutual Protection, . . . . .	344,125	3,112	9,336	37	37
Newburyport, . . . . .	98,150	1,286	10,291	16	16
Norfolk, . . . . .	3,202,928	44,668	89,335	16,416	13,012
Quincy, . . . . .	6,695,760	93,333	93,333	18,993	17,673
Rubber Manufacturers', . . . . .	—	—	—	—	—
Salem, . . . . .	179,925	2,359	7,076	721	721
Salisbury and Amesbury, . . . . .	64,750	528	5,277	835	835
Saugus, . . . . .	955,025	—	117,349	720	720
Shelburne, . . . . .	11,200	52	519	—	—
South Danvers, . . . . .	128,175	3,049	9,145	361	361
Spinners', . . . . .	2,559,240	20,423	102,115	10,114	2,004
Traders' and Mechanics', . . . . .	4,809,089	70,776	70,776	15,478	15,628
Westford, . . . . .	61,425	568	1,705	—	250
West Newbury, . . . . .	299,864	—	17,242	1,346	2,046
Worcester Manufacturers', . . . . .	9,257,761	81,187	402,802	60,179	35,606
Worcester Mutual, . . . . .	7,478,685	109,091	108,314	30,114	25,820
Totals, . . . . .	\$155,555,225	\$1,670,732	\$5,044,665	\$707,610	\$576,955

TABLE XIII. — *Massachusetts Business for 1884* — Continued.

## MASSACHUSETTS MUTUAL MARINE COMPANIES.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
China Mutual, . . . . .	\$14,796,443	\$302,000	\$206,737	\$201,737
India Mutual, . . . . .	4,633,998	106,482	92,108	87,991
Totals, . . . . .	\$19,430,441	\$408,482	\$298,845	\$289,728

## MASSACHUSETTS JOINT-STOCK COMPANIES.

*Fire Business.*

American, . . . . .	\$2,939,215	\$25,269	\$10,590	\$10,590
Boylston, . . . . .	10,367,642	89,290	74,617	54,423
Dwelling-House, . . . . .	4,317,134	28,047	4,796	4,796
Eliot, . . . . .	2,245,853	30,254	28,323	22,333
Firemen's Fire, . . . . .	6,404,700	67,374	36,584	24,967
First National, . . . . .	3,966,965	57,774	44,249	43,892
Mercantile Fire and Marine, . . . . .	2,658,845	22,484	11,356	6,304
Neptune, . . . . .	7,277,609	05,253	116,805	103,805
North American, . . . . .	5,302,822	39,758	20,452	20,440
Prescott, . . . . .	4,588,419	51,420	21,304	21,470
Springfield Fire and Marine, . . . . .	11,556,643	138,871	84,378	86,889
Washington, . . . . .	9,402,672	90,686	91,014	83,973
Totals, . . . . .	\$71,028,519	\$746,480	\$544,468	\$483,882

*Marine Business.*

American, . . . . .	\$2,387,818	\$62,220	\$50,663	\$47,172
Boston Marine, . . . . .	26,717,075	751,990	479,059	487,303
Boylston, . . . . .	7,755,253	70,814	32,212	42,992
Equitable Marine, . . . . .	550,343	26,645	15,121	17,521
Mercantile Fire and Marine, . . . . .	1,949,149	76,406	31,813	32,500
Merchants', . . . . .	744,990	21,010	9,256	16,731
Neptune, . . . . .	208,775	11,004	4,836	769
Salem Marine, . . . . .	2,342,761	43,510	34,507	37,557
Washington, . . . . .	9,989,035	203,812	130,038	116,433
Wellfleet, . . . . .	1,250,000	52,500	31,066	33,838
Totals, . . . . .	\$53,895,199	\$1,321,911	\$818,571	\$832,836



TABLE XIII. — *Massachusetts Business for 1884* — Continued.

## COMPANIES OF OTHER STATES.

*Fire Business.*

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Ætna, . . . . .	\$13,137,873	\$151,602	\$91,601	\$82,573
Albany, . . . . .	920,855	11,541	9,887	8,995
American, New York, . . . . .	1,902,744	15,963	13,456	14,978
American Central, . . . . .	1,458,700	21,582	7,434	9,317
American Exchange, . . . . .	467,433	3,203	1,895	1,895
American Fire, New York, . . . . .	1,203,708	7,452	4,120	4,120
American Fire, Philadelphia, . . . . .	4,949,134	53,996	45,720	48,220
Atlantic, Fire and Marine, . . . . .	750,359	9,841	5,904	6,650
Boatman's Fire and Marine, . . . . .	687,934	8,356	10,741	10,946
Buffalo German, . . . . .	2,538,756	25,624	12,749	13,968
Citizens', New York, . . . . .	2,858,885	32,392	36,173	31,531
Citizens', Pittsburgh, . . . . .	1,768,049	17,140	7,060	7,260
Citizens', St. Louis, . . . . .	452,554	7,328	3,861	3,861
City Fire, . . . . .	709,991	4,009	3,261	3,261
Clinton, . . . . .	1,417,402	9,675	3,412	3,577
Commerce, . . . . .	1,712,006	21,904	12,274	14,856
Commercial, . . . . .	379,973	5,590	—	—
Connecticut Fire, . . . . .	6,103,000	70,119	46,977	44,210
Continental, . . . . .	7,879,190	70,522	50,491	44,941
Delaware Mutual Safety, . . . . .	2,309,272	11,867	5,093	5,726
Enterprise Fire and Marine, . . . . .	635,008	8,138	6,072	5,546
Equitable Fire and Marine, . . . . .	4,022,443	41,844	20,907	14,591
Exchange Fire, . . . . .	877,842	11,797	2,309	2,309
Farragut Fire, . . . . .	432,296	5,348	1,581	1,581
Fire Association of Philadelphia, . . . . .	7,636,995	105,847	68,363	65,412
Fire Insurance Co., County of Phila., . . . . .	723,787	7,089	8,846	8,846
Fireman's Fund, . . . . .	1,621,321	13,196	7,499	8,803
Firemen's, Dayton, . . . . .	807,574	12,358	5,996	6,611
Firemen's, Newark, . . . . .	2,414,144	19,834	9,364	9,308
Firemen's New York, . . . . .	869,117	4,451	1,289	2,770
Franklin, . . . . .	2,693,650	31,269	21,798	21,798
German American, . . . . .	7,098,548	60,684	42,083	30,379
German Fire, . . . . .	992,317	12,912	11,887	11,887
Germania, . . . . .	4,496,235	56,204	38,435	38,007
Girard Fire and Marine, . . . . .	1,228,194	10,736	2,224	1,374
Glen's Falls, . . . . .	2,665,326	26,128	17,192	17,800
Greenwich, . . . . .	1,800,934	11,266	934	2,934
Guardian Fire, . . . . .	550,000	4,101	3,394	901
Hanover, . . . . .	4,921,014	56,367	31,638	36,498
Hartford Fire, . . . . .	8,261,932	95,012	69,889	60,074
Home, . . . . .	19,004,856	182,535	109,121	101,639
Howard, . . . . .	4,390,835	52,024	31,713	29,742
Insurance Co. of North America, . . . . .	10,562,060	121,013	89,536	75,855
Insurance Co., State of Pennsylvania, . . . . .	1,959,355	21,722	10,895	10,895
Jefferson, . . . . .	621,764	4,095	5,404	5,424
Long Island, . . . . .	1,374,673	11,582	3,286	3,943
Manufacturers' and Builders', . . . . .	1,379,327	15,944	9,615	10,137
Manufacturers' and Merchants', . . . . .	699,770	9,186	2,502	2,793
Mechanics', Pennsylvania, . . . . .	811,459	7,995	—	525
Mechanics' Fire, New York, . . . . .	1,061,499	12,133	6,925	7,258

TABLE XIII.—*Massachusetts Business for 1884* — Continued.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Mercantile, . . . . .	\$327,640	\$1,439	\$3,333	\$3,333
Merchants', Newark, . . . . .	3,697,652	39,206	21,823	24,609
Merchants', New York, . . . . .	663,183	8,719	30	-
Merchants', Providence, . . . . .	2,915,995	34,343	22,130	23,983
Meriden Fire, . . . . .	3,475,300	42,051	24,529	20,130
Montauk, . . . . .	645,780	7,278	5,703	5,700
National, Hartford, . . . . .	3,117,758	33,036	25,018	20,083
National, New York, . . . . .	1,406,301	15,256	7,396	6,424
Newark Fire, . . . . .	912,822	10,024	11,996	12,096
New Hampshire Fire, . . . . .	7,100,000	71,313	38,773	41,028
New York Bowery, . . . . .	4,924,039	57,344	39,099	34,467
New York Fire, . . . . .	1,265,907	11,488	9,148	9,053
Niagara, . . . . .	6,442,145	82,055	48,057	35,044
Northwestern National, . . . . .	2,321,974	21,722	15,190	14,994
Orient, . . . . .	4,155,445	45,903	33,305	29,531
Pacific Fire, . . . . .	2,562,066	22,921	10,477	8,597
Pennsylvania Fire, . . . . .	4,986,804	71,929	46,446	48,503
People's, New York, . . . . .	1,113,047	14,398	4,620	6,639
People's, Pittsburgh, . . . . .	712,928	12,009	12,043	12,797
Phenix, . . . . .	7,953,668	90,465	66,251	71,786
Phoenix, . . . . .	8,239,169	99,582	65,224	47,903
Providence Washington, . . . . .	8,711,777	89,255	59,313	48,991
Rochester German, . . . . .	2,162,802	28,600	20,127	18,268
Rutgers', . . . . .	1,127,729	9,944	3,498	3,498
Security, . . . . .	2,075,371	26,599	20,929	21,970
Spring Garden, . . . . .	1,271,023	11,592	5,398	5,398
Standard, . . . . .	724,139	7,039	5,317	4,436
Star Fire, . . . . .	1,578,775	14,354	9,029	9,029
Sterling, . . . . .	1,573,087	14,247	1,727	3,612
St. Paul's Fire and Marine, . . . . .	1,002,351	13,744	6,043	8,176
Traders', . . . . .	2,372,639	33,196	22,645	22,801
Union, Philadelphia, . . . . .	5,430,960	46,430	22,310	22,695
Union, San Francisco, . . . . .	982,040	6,135	4,699	4,699
United Firemen's, . . . . .	1,082,475	11,531	4,622	4,532
United States Fire, . . . . .	606,260	6,945	2,877	2,877
Westchester Fire, . . . . .	3,842,189	43,541	20,823	19,937
Western, . . . . .	517,766	6,072	979	1,170
Williamsburgh City, . . . . .	3,913,853	36,076	26,738	26,758
Totals, . . . . .	\$258,136,952	\$2,790,297	\$1,760,471	\$1,662,072

*Marine Business.*

Atlantic Mutual, . . . . .	\$11,011,747	\$171,416	\$192,701	\$194,213
Commercial Mutual, . . . . .	575,629	32,373	4,259	5,259
Continental, . . . . .	140,763	435	182	182
Delaware Mutual Safety, . . . . .	29,356,289	222,324	118,948	109,382
Equitable Fire and Marine, . . . . .	518,340	5,781	2,502	254
Great Western, . . . . .	5,972,021	35,416	22,907	23,573
Insurance Company of North America, . . . . .	54,460,387	359,206	252,084	284,074
Northwestern National, . . . . .	911,469	6,577	7,245	7,245
Phenix, . . . . .	4,633,750	17,901	7,639	7,639
Providence Washington, . . . . .	7,554,250	64,182	25,183	18,752
Union (Philadelphia), . . . . .	2,364,493	11,911	9,122	7,626
United States Lloyds, . . . . .	283,886	5,608	184	51
Totals, . . . . .	\$117,783,024	\$933,130	\$643,256	\$658,250

TABLE XIII.—*Massachusetts Business for 1884*—Concluded.

## UNITED STATES BRANCHES, FOREIGN COMPANIES.

*Fire Business.*

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
British America, . . . . .	\$2,845,339	\$36,079	\$28,022	\$29,173
City of London, . . . . .	6,549,114	83,885	70,446	57,284
Commercial Union, . . . . .	13,692,127	134,075	99,726	87,372
Fire Insurance Association, . . . . .	4,295,731	58,907	43,847	41,999
Guardian Assurance, . . . . .	6,324,731	71,224	61,583	59,068
Hamburg Bremen, . . . . .	3,902,283	38,697	27,362	25,127
Imperial, . . . . .	12,830,764	100,482	58,692	58,692
Lancashire, . . . . .	5,168,714	70,730	43,173	37,969
Lion Fire, . . . . .	1,789,970	20,125	16,335	15,898
Liverpool and London and Globe, . . . . .	23,023,247	219,919	125,319	118,008
London Assurance, . . . . .	5,266,891	44,288	33,310	28,310
London and Lancashire, . . . . .	6,494,330	93,643	63,362	61,605
London and Provincial, . . . . .	3,370,365	43,610	33,816	34,520
North British and Mercantile, . . . . .	10,876,482	107,744	93,449	71,460
Northern Assurance, . . . . .	6,012,657	82,141	46,173	54,707
Norwich Union, . . . . .	4,318,131	51,041	38,087	36,867
Phoenix Assurance, . . . . .	7,763,557	82,716	38,353	41,872
Queen, . . . . .	9,613,776	103,542	43,674	39,999
Royal, . . . . .	16,409,124	205,631	122,630	122,926
Scottish Union and National, . . . . .	2,200,415	25,306	18,110	15,307
Sun Fire Office, . . . . .	11,337,981	102,042	42,803	41,249
Transatlantic, . . . . .	1,405,700	12,384	8,790	7,280
United Fire Re insurance, . . . . .	3,541,093	42,671	37,160	38,730
Western Assurance, . . . . .	1,859,942	28,758	19,373	19,625
Totals, . . . . .	\$170,892,464	\$1,859,640	\$1,213,595	\$1,143,047

*Marine Business.*

British America, . . . . .	\$124,050	\$2,999	\$1,063	\$1,063
British and Foreign Marine, . . . . .	22,635,919	144,589	91,357	6,919
Thames and Mersey Marine, . . . . .	None.	None.	None.	None.
Union Marine, . . . . .	7,510,677	44,576	21,755	21,960
Totals, . . . . .	\$30,270,646	\$192,164	\$114,175	\$29,942

## RECAPITULATION.

*Fire Business.*

	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Massachusetts Mutual Fire Companies,	\$155,555,225	\$1,670,732	\$707,610	\$576,955
Massachusetts Joint Stock Companies,	71,028,519	746,480	544,468	483,882
Companies of other States, . . . .	258,136,952	2,790,297	1,760,471	1,662,072
United States Branches, , . . . .	170,892,464	1,859,640	1,213,595	1,143,047
Totals, . . . . .	\$655,613,160	\$7,067,149	\$4,226,144	\$3,865,956

*Marine Business.*

Massachusetts Mutual Marine Companies, . . . . .	\$19,430,441	\$408,482	\$298,845	\$239,728
Massachusetts Joint Stock Companies,	53,895,199	1,321,911	818,571	832,836
Companies of other States, . . . .	117,783,024	933,130	643,256	658,250
United States Branches, . . . . .	30,270,646	192,164	114,175	29,942
Totals, . . . . .	\$221,379,310	\$2,855,687	\$1,874,847	\$1,810,756

MASSACHUSETTS FIRE STATISTICS, 1884.

The following tabulations exhibit in detail the statistics of fires in Massachusetts in 1884, as reported by city and town authorities.

TABLE XIV. — *Giving Description of Property, Number of Fires, Insurance, Damage, and Insurance Paid.*

PROPERTY.	Number of Fires.	Total Losses.	BUILDING.			CONTENTS.		
			Insurance.	Paid.		Insurance.	Loss.	Paid.
Almshouses, . . . . .	3	2	\$50,000	\$2,300		\$4,800	\$413	\$113
Bakeries and confectioners, . . . . .	8	2	7,150	1,505		3,473	1,133	683
Barber shops, . . . . .	4	—	8,000	480		500	457	27
Barns and private stables, . . . . .	236	157	109,644	125,191		59,070	86,855	41,444
Blacksmith shops, . . . . .	20	7	20,035	6,495		19,115	9,228	5,708
Bleacheries, . . . . .	2	1	19,000	23,000		40,000	48,000	38,000
Boarding and lodging-houses, . . . . .	12	3	4,700	1,805		5,000	2,590	2,590
Book and stationery stores, . . . . .	9	—	36,200	1,882		65,750	19,879	19,439
Book binderies, . . . . .	1	—	6,000	125		1,700	380	380
Boot and shoe manufactories, . . . . .	36	12	333,700	92,902		552,568	260,856	237,612
Boot and shoe stores, . . . . .	14	—	139,212	6,641		295,585	16,245	15,645
Brass finishers, . . . . .	3	—	8,500	1,961		19,850	5,157	5,157
Breweries, . . . . .	4	2	81,500	4,775		19,500	11,157	10,757
Brick kilns, . . . . .	3	1	500	637		—	—	—
Churches, . . . . .	13	2	104,775	19,473		12,735	5,360	2,810
Cider mills, . . . . .	4	3	1,300	2,450		3,100	4,800	3,100
Cigar stores and manufactories, . . . . .	6	1	15,000	845		30,450	6,609	6,504
Clothing stores, . . . . .	13	4	66,600	9,989		97,500	29,029	19,039
Club and billiard rooms, . . . . .	4	—	15,300	145		14,050	135	135
Cooper shops, . . . . .	1	—	300	100		200	100	100



Cotton batting, waste house, jute and shoddy mills, . . . . .	5	2	—	4,200	—	2,000	9,000	2,000
Cotton mills, . . . . .	9	2	342,831	137,619	122,232	787,368	497,909	364,049
Crockery stores, . . . . .	5	—	60,000	1,495	1,495	27,500	6,427	6,427
Creameries, . . . . .	1	—	3,000	128	128	—	—	—
Dining-rooms, . . . . .	7	2	18,050	4,350	4,350	19,400	2,155	2,155
Drug stores, . . . . .	9	—	49,665	6,908	6,893	56,835	9,554	9,554
Dry goods, trimmings, woollen and fancy goods stores, . . . . .	41	1	234,110	20,548	19,655	627,975	161,343	134,851
Dwelling-houses, . . . . .	815	142	1,809,345	316,879	260,179	342,626	99,566	56,175
Dyewoods and chemical works, . . . . .	2	—	12,000	3,600	3,600	6,000	866	866
Dye works, . . . . .	2	—	2,800	2,850	1,550	1,000	2,300	1,000
Engravers, . . . . .	1	—	7,500	90	90	4,000	30	30
Farm buildings (house and barn connected), . . . . .	39	30	56,175	61,156	47,673	19,935	30,124	14,446
File cutters and cutlery works, . . . . .	3	—	11,200	1,928	1,928	15,050	8,727	8,727
Flour and grist mills, . . . . .	1	1	1,500	2,500	1,500	1,500	2,500	1,500
Forest fires, . . . . .	46	—	—	—	—	—	15,805	—
Foundries, . . . . .	4	1	15,000	7,207	7,197	—	10,000	—
Furniture manufacturers, . . . . .	5	2	20,150	15,698	11,405	40,750	41,023	31,573
Furniture stores, . . . . .	8	1	15,600	2,240	2,090	19,000	5,315	3,815
Gas works, . . . . .	3	—	—	330	—	250	—	—
Glue factories, . . . . .	1	1	31,720	29,665	28,725	42,280	83,741	41,055
Gold and silver platers, . . . . .	1	—	15,000	77	77	19,800	400	400
Greenhouses, . . . . .	7	1	6,500	4,065	1,250	400	3,360	400
Grocery stores, . . . . .	26	5	82,475	11,608	9,237	145,600	48,801	44,151
Hardware, . . . . .	6	—	26,100	2,150	2,100	157,000	24,994	24,994
Harness manufactories, . . . . .	4	—	12,675	1,294	1,294	13,175	8,550	8,390
Hotels, . . . . .	23	3	298,350	31,406	21,646	51,000	6,508	4,583
Ice-houses, . . . . .	1	1	1,700	3,000	1,700	400	1,000	400
Jewelry manufactories, . . . . .	1	1	100	200	100	900	2,000	900

TABLE XIV. — *Giving Description of Property, etc.* — Continued.

PROPERTY.	Number of Fires.	Total Losses.	BUILDING.			CONTENTS.		
			Insurance.	Loss.	Paid.	Insurance.	Loss.	Paid.
Jewelry stores, . . . . .	7	—	\$57,526	\$1,533	\$1,533	\$14,000	\$2,952	\$2,852
Junk stores, . . . . .	10	2	17,550	2,410	1,970	21,700	11,242	10,417
Laundries, . . . . .	1	—	2,400	10	10	—	—	—
Leather board mills, . . . . .	1	1	15,000	8,000	5,000	12,000	15,000	12,000
Leather stores, . . . . .	10	—	303,000	1,954	1,954	288,150	11,992	11,992
Liquor stores and saloons, . . . . .	18	2	67,000	6,792	4,072	25,400	3,409	1,534
Livery stables, . . . . .	12	5	38,800	25,218	22,918	26,025	6,337	4,937
Lodge rooms, . . . . .	8	6	18,000	4,841	4,391	11,600	10,531	8,651
Lumber yards, sheds and wharves, . . . . .	10	3	13,800	11,475	7,775	43,650	41,792	37,242
Machine shops, . . . . .	25	2	104,181	11,664	10,504	240,025	26,068	23,588
Millinery stores, . . . . .	16	—	93,800	8,510	8,460	87,300	47,885	47,580
Offices, . . . . .	7	—	30,600	1,420	1,420	2,325	4,192	92
Oil clothing manufactories, . . . . .	2	—	10,000	1,025	1,025	27,400	5,600	5,600
Oil stores, . . . . .	2	—	5,000	75	75	7,000	530	530
Oil works, . . . . .	3	2	7,000	8,200	6,500	10,250	14,300	8,500
Paint stores, . . . . .	1	—	15,000	183	183	30,750	650	650
Paint shops, . . . . .	11	1	10,650	3,442	1,772	7,600	2,444	1,394
Paper bag and envelope makers, . . . . .	1	—	7,000	70	70	7,000	100	100
Paper stock houses, . . . . .	1	—	200	500	200	500	1,400	500
Paper mills, . . . . .	10	2	356,500	63,204	48,479	45,100	29,650	18,750
Photograph rooms, . . . . .	3	—	18,666	203	203	7,100	726	726
Picture frame dealers, . . . . .	3	—	9,500	598	598	11,700	4,776	4,776
Potteries, . . . . .	2	—	25,000	8,265	8,250	15,700	8,437	8,437

Printing offices, . . . . .	15	1	98,086	5,596	5,396	119,275	30,214	22,209
Provision stores, . . . . .	16	2	41,900	8,492	6,752	114,950	17,221	13,871
Public buildings, . . . . .	5	1	33,300	11,055	7,780	8,500	7,155	6,055
Railroad depots, cars and car sheds, . . . . .	29	1	36,554	11,955	9,064	53,210	29,342	15,717
Rolling mills, . . . . .	1	-	15,000	11,033	11,033	32,500	17,973	17,973
Rubber mills, . . . . .	6	3	149,875	135,138	132,513	317,375	329,345	302,955
Rubber stores, . . . . .	3	-	20,500	9,892	9,892	567,000	750	750
Saw and planing mills, . . . . .	11	9	27,600	36,294	19,694	13,800	21,970	10,270
School-houses, . . . . .	9	3	27,750	30,386	9,456	1,600	360	360
Ship chandlers, . . . . .	1	1	2,500	3,000	2,500	1,000	1,500	1,000
Slaughter-houses, . . . . .	3	3	850	1,450	800	500	1,000	475
Skating rinks, . . . . .	2	2	2,500	3,300	2,500	2,000	4,700	2,000
Soapmakers, . . . . .	8	2	34,400	4,155	3,355	5,700	5,490	4,380
Stoneworkers, . . . . .	2	2	1,500	1,700	1,200	200	300	156
Store-houses, . . . . .	27	11	30,725	11,349	8,873	109,975	46,300	42,175
Smoke-houses, . . . . .	1	-	4,000	75	75	1,000	479	479
Stove and tinware stores, . . . . .	6	2	24,000	5,336	4,587	18,500	7,162	3,512
Tailors and dressmakers, . . . . .	6	-	26,000	1,205	1,205	7,175	651	651
Tallow rendering establishments, . . . . .	1	1	1,000	1,100	900	1,500	1,300	1,300
Taxidermist, . . . . .	1	-	-	500	-	1,500	2,600	1,500
Telephone and telegraph stations, . . . . .	7	-	95,400	2,405	2,255	86,630	3,075	2,375
Tanners and curriers, . . . . .	11	2	27,750	12,527	11,037	173,400	76,479	76,479
Theatres, . . . . .	2	1	4,000	8,000	4,000	3,000	4,000	2,500
Tobacco barns, . . . . .	1	1	-	200	-	100	150	100
Unclassed; loss confined to buildings, con- tents unknown, . . . . .	31	-	278,100	5,047	4,747	-	-	-
Unoccupied buildings, . . . . .	41	26	34,750	18,153	13,243	70	100	75
Upholsterers, . . . . .	1	-	2,000	208	208	1,000	150	150
Vessels at wharf, . . . . .	3	-	12,500	6,675	5,175	29,000	11,275	11,275
Whip factories, . . . . .	2	-	25,000	826	826	72,668	7,479	7,479

TABLE XIV. — *Giving Description of Property, etc. — Concluded.*

PROPERTY.	Number of Fires.	Total Losses.	BUILDING.			CONTENTS.		
			Insurance.	Loss.	Paid.	Insurance.	Loss.	Paid.
Wood and coal yards, . . . . .	10	3	\$ 7,500	\$7,875	\$6,450	-	\$1,700	-
Woodsheds and outbuildings, . . . . .	18	13	1,060	1,725	810	-	250	-
Wood-working establishments, . . . . .	75	28	283,324	114,274	64,628	\$245,827	178,226	\$113,914
Wooden ware stores, . . . . .	1	1	800	3,500	800	-	1,000	-
Woollen factories, . . . . .	16	6	122,500	85,576	57,227	429,783	319,867	229,694
Wool stores, . . . . .	3	-	87,510	1,155	1,155	660,800	22,373	22,373
Total, . . . . .	2,011	543	\$5,942,369	\$1,712,641	\$1,338,305	\$7,693,503	\$2,992,230	\$2,296,684

*Comparison of Table XIV. for Seven Years.*

YEAR.	No. of Fires.	Insurance.	Damage.	Amount Insurance Paid.	Total Losses.	Partial Losses.
1878 . .	1,728	\$7,703,226	\$3,683,265	\$2,525,182	532	1,196
1879 . .	1,852	8,086,657	3,626,430	2,604,274	605	1,247
1880 . .	1,722	11,033,541	4,454,221	3,159,515	596	1,126
1881 . .	1,694	11,414,179	4,312,642	3,059,424	511	1,183
1882 . .	1,758	12,406,617	4,789,906	3,688,780	529	1,229
1883 . .	2,233	12,325,823	4,686,759	3,093,971	666	1,567
1884 . .	2,011	13,635,872	4,704,871	3,634,989	543	1,468
Total, .	12,998	\$76,605,915	\$30,258,094	\$21,766,135	3,982	9,016
Average,	1,857	\$10,943,702	\$4,322,585	\$3,109,448	569	1,288



TABLE XV. — *Fires Classified by Months.*

PROPERTY.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Almshouses, . . . . .	1	—	—	1	—	—	—	—	—	—	—	1
Bakeries and confectioneries, . . . . .	1	1	3	—	—	—	1	—	—	—	1	1
Barber shops, . . . . .	1	1	—	—	1	1	—	—	—	—	—	—
Barns and private stables, . . . . .	12	17	10	10	14	26	39	15	32	21	16	24
Blacksmith shops, . . . . .	—	1	3	2	2	—	4	2	—	3	2	1
Bleacheries, . . . . .	—	—	1	—	—	—	—	—	1	—	—	—
Boarding and lodging houses, . . . . .	2	—	2	—	1	1	1	—	—	—	3	2
Book and stationery stores, . . . . .	1	1	1	2	—	—	1	—	—	—	—	3
Book-binders, . . . . .	—	—	4	3	—	—	5	2	1	2	2	4
Boot and shoe manufactories, . . . . .	3	6	2	1	2	1	1	—	—	—	1	1
Boot and shoe stores, . . . . .	—	2	2	1	—	1	—	—	—	—	—	—
Brush finishers, . . . . .	—	—	1	1	—	—	—	—	—	1	—	—
Breweries, . . . . .	—	—	—	—	—	1	1	—	—	1	—	—
Brick-kilns, . . . . .	—	—	—	1	—	1	—	—	1	1	—	—
Churches, . . . . .	2	—	—	—	3	2	2	—	1	1	2	—
Cider-mills, . . . . .	—	—	—	—	—	—	1	—	—	1	—	—
Cigar manufactories and stores, . . . . .	—	4	—	—	—	—	—	1	—	1	—	1
Clothing stores, . . . . .	3	1	—	1	2	—	2	—	—	1	—	3
Club and billiard rooms, . . . . .	—	1	—	1	—	—	—	—	—	—	—	1
Cooper-shops, . . . . .	—	1	1	1	—	—	1	—	—	—	—	—
Cotton-bating manufactories, waste-houses, jute and shoddy mills, . . . . .	—	—	—	1	—	—	—	—	—	—	—	—
Cotton factories, . . . . .	2	1	—	—	1	—	1	—	—	1	—	1
Crockery and glassware stores, . . . . .	—	2	—	1	3	—	1	—	—	—	1	—
Creameries, . . . . .	—	—	—	—	3	—	—	1	—	—	—	—

INSURANCE COMMISSIONER.

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## INSURANCE COMMISSIONER.

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## REPORT OF THE

TABLE XVI.—*Causes of Fires Classified.*

PROPERTY.	CAUSE OF FIRE.
Almshouses, . . . . .	Careless use of matches, 1; incendiary, 2.
Bakers and confectioners, . . . . .	Fat boiling over, 1; incendiary, 3; mice and matches, 1; overheated stove, 1; unknown, 2.
Barber shops, . . . . .	Exposure, 1; kerosene vapor, 2; unknown, 1.
Barns and private stables, . . . . .	Ashes in wooden vessel, 1; children playing with fire and matches, 15; defective chimney, 2; exposure, 27; fire-crackers, 1; incendiary, 83; kerosene vapor, 7; lightning, 15; overheated stove, 1; plumber's fire-pot, 1; smoking, 2; spontaneous combustion, 2; sparks from chimney, 4; tramps, 9; thawing pump, 1; unknown, 65.
Blacksmith shops, . . . . .	Exposure, 4; hot iron on woodwork, 1; incendiary, 4; spontaneous combustion, 1; sparks from chimney, 1; sparks from locomotive, 1; sparks from forge, 5; plumber's fire-pot, 1; unknown, 2.
Bleacheries, . . . . .	From boiler fire, 1; sparks from locomotive, 1.
Boarding and lodging houses, . . . . .	Ashes in wooden vessels, 2; defective chimney, 1; exposure, 5; fire-crackers, 1; smoking, 1; unknown, 2.
Book and stationery stores, . . . . .	Exposure, 3; unknown, 6.
Book-binders, . . . . .	Unknown, 1.
Boot and shoe factories, . . . . .	Careless use of matches, 1; defective chimney, 2; exposure, 7; incendiary, 7; kerosene vapor, 1; overheated stove, 4; smoking, 1; spontaneous combustion, 4; unknown, 7; woodwork from gas jet, 1; woodwork from boiler, 1.
Boot and shoe stores, . . . . .	Ashes in wooden vessel, 1; careless use of matches, 2; electric light, 1; exposure, 3; incendiary 3; overheated stove, 1; unknown, 2; vapor of kerosene, 1.
Brass finishers, . . . . .	Incendiary, 1; unknown, 2.
Breweries, . . . . .	Boiler fire, 1; overheated brick wall, 1; sparks from chimney, 1; unknown, 1.
Brick kilns, . . . . .	Sparks from kiln, 3.
Brush factories, . . . . .	Exposure, 1.
Churches, . . . . .	Exposure, 1; naphtha vapor, 1; fireworks, 2; incendiary, 1; overheated furnace, 2; plumber's fire-pot, 1; unknown, 5.
Cider mills, . . . . .	Defective chimney, 1; spark from chimney, 1; unknown, 2.
Cigar stores and factories, . . . . .	Defective chimney, 1; exposure, 2; kerosene vapor, 2; unknown, 1.
Clothing stores, . . . . .	Ashes in wooden vessel, 1; curtain from gas jet, 1; careless use of matches, 1; exposure, 3; kerosene vapor, 2; electric light, 1; spontaneous combustion, 1; unknown, 3.
Club and billard rooms, . . . . .	Defective chimney, 1; exposure, 1; kerosene vapor, 1; overheated stove, 1.
Cooper shop, . . . . .	Incendiary, 1.
Cotton-batting manufactories, waste-houses, jute and shoddy mills, . . . . .	Incendiary, 1; sparks from picker, 1; unknown, 3.
Cotton factories, . . . . .	Fire-crackers, 1; incendiary, 2; sparks from picker, 2; spontaneous combustion, 1; friction, 1; unknown, 2.
Crockery stores, . . . . .	Exposure, 3; kerosene vapor, 1; unknown, 1.
Creameries, . . . . .	Defective setting of boiler, 1.



TABLE XVI. — *Causes of Fires Classified* — Continued.

PROPERTY.	CAUSE OF FIRE.
Dining-rooms, . . . . .	Defective heating apparatus, 1; exposure, 1; kerosene vapor, 2; unknown, 1; wood-work from gas jet, 1; sparks from lamp, 1.
Drug stores, . . . . .	Ether vapor, 1; exposure, 5; fire-works, 1; kerosene vapor, 1; overheated furnace-pipe, 1.
Dry and fancy goods, woollen and trimming stores, . . . . .	Careless use of matches, 2; curtains and goods near gas jet, 7; exposure, 17; electric light, 1; incendiary, 4; kerosene vapor, 1; overheated stove, 2; smoking, 2; unknown, 5.
Dwelling-houses, . . . . .	Ashes in wooden vessel, 13; careless use of matches, 25; children playing with fire and matches, 50; clothing near stove, 13; curtain and goods exposed to gas jet, 27; defective chimneys, 113; exposure, 83; fire-works and fire-crackers, 48; incendiary, 53; ignition naphtha vapor, 1; kerosene vapor, 82; lightning, 11; mice and matches, 23; overheated stove, 25; overheated hot-air pipe, 4; plumber's fire-pot, 4; smoking, 19; spontaneous combustion, 11; sparks from chimney, 38; sparks from locomotive, 5; sparks from fire engine, 1; sparks from hoisting engine, 1; soot in chimney, 6; thawing water-pipe, 13; timber built into chimney, 3; unknown, 135; wood near stove, 3; wood-work from lamp, 2.
Dye-works, . . . . .	Explosion of boiler, 1; thawing water-pipe, 1.
Dye woods and chemical works, . . . . .	Explosion of gas, 1; exposure, 1.
Engraver, . . . . .	Overheated furnace, 1.
Farm buildings, . . . . .	Children playing with matches, 1; defective chimney, 5; incendiary, 15; kerosene vapor, 2; lightning 1; smoking, 1; tramp, 1; unknown, 12; exposure, 1.
File cutters and cutlery makers, . . . . .	Explosion of gas, 1; mice and matches, 1; unknown, 1.
Flour and grist mills, . . . . .	Overheated stove, 1.
Forest fires, . . . . .	Children playing with fire and matches, 7; careless use of matches, 1; incendiary, 1; smoking, 4; sparks from locomotive, 1; unknown, 24; burning brush, 4; shooting, 4.
Founderies, . . . . .	Bursting flask, 1; exposure, 1; sparks from furnace stack, 1; spontaneous combustion, 1.
Furniture factories, . . . . .	Overheated glue kettle, 1; sparks from locomotive, 1; boiler fire, 1; unknown, 2.
Furniture stores, . . . . .	Exposure, 3; fire-crackers, 1; spontaneous combustion, 3; unknown, 1.
Gas works, . . . . .	Explosion of gas, 1; spontaneous combustion, 1; unknown, 1.
Glue factories, . . . . .	Overheated woodwork, 1.
Gold and silver platers, . . . . .	Defective smelting furnace, 1.
Greenhouses, . . . . .	Defective chimney, 3; defective heating apparatus, 1; overheated boiler, 1; overheated chimney, 1; sparks from furnace, 1.
Grocery stores, . . . . .	Defective chimney, 3; exposure, 4; incendiary, 4; kerosene vapor, 3; sparks from chimney, 1; smoking, 1; overheated stove, 1; unknown, 8; mice and matches, 1.

TABLE XVI. — *Causes of Fires Classified* — Continued.

PROPERTY.	CAUSE OF FIRE.
Hardware stores, . . . . .	Electric light, 1; exposure, 4; thawing water-pipe, 1.
Harness manufacturers, . . . . .	Exposure, 2; spontaneous combustion, 1; unknown, 1.
Hotels, . . . . .	Defective chimney, 2; exposure, 1; incendiary, 2; kerosene vapor, 1; sparks from chimney, 1; smoking, 1; overheated stove, 2; careless use of matches, 1; curtain near gas jet, 2; fat boiling over, 1; fire-works, 1.
Ice-house, . . . . .	Incendiary, 1.
Jewelry manufacturers, . . . . .	Breaking crucible, 1.
Jewelry stores, . . . . .	Exposure, 5; unknown, 2.
Junk stores, . . . . .	Exposure, 2; incendiary, 1; kerosene vapor, 1; mice and matches, 1; spontaneous combustion, 1; unknown, 4.
Leather stores, . . . . .	Cigar in wooden spittoon, 1; defective fire-place, 1; exposure, 6; careless use of matches, 1; unknown, 1.
Laundries, . . . . .	Incendiary, 1.
Leather-board mills, . . . . .	Incendiary, 1.
Liquor stores and saloons, . . . . .	Exposure, 4; curtain near gas jet, 1; incendiary, 1; kerosene vapor, 6; overheated hot-air pipe, 1; overheated stove, 1; unknown, 3; spontaneous combustion, 1.
Livery stables, . . . . .	Exposure, 1; incendiary, 2; kerosene vapor, 1; overheated stove, 1; sparks from chimney, 1; unknown, 6.
Lodge-rooms, . . . . .	Exposure, 6; incendiary, 2.
Lumber sheds, yards and wharves, . . . . .	Exposure, 6; incendiary, 3; sparks from chimney, 1.
Machine shops, . . . . .	Exposure, 12; kerosene vapor, 1; overheated stove, 1; sparks from forge, 2; spontaneous combustion, 2; hot iron on woodwork, 1; unknown, 6.
Millinery stores, . . . . .	Curtain from gas jet, 1; exposure, 2; careless use of matches, 1; fireworks, 1; kerosene vapor, 4; overheated stove, 2; overheated hot-air pipe, 1; thawing water-pipe, 1; unknown, 3.
Offices, . . . . .	Exposure, 3; kerosene vapor, 1; fireworks, 1; soot in chimney, 1; unknown, 1.
Oil-clothing factories, . . . . .	Naphtha vapor, 1; spontaneous combustion, 1.
Oil stores, . . . . .	Incendiary, 1; spontaneous combustion, 1.
Oil works, . . . . .	Naphtha vapor, 2; sparks from locomotive, 1.
Paint shops, . . . . .	Ashes in wooden vessel, 1; defective chimney, 1; incendiary, 1; spontaneous combustion, 4; sparks from fire-place, 1; sparks from locomotive, 2; unknown, 1.
Paper-bag and envelope factories, . . . . .	Unknown, 1.
Paper-stock houses, . . . . .	Incendiary, 1.
Paper mills, . . . . .	Friction, 3; slacking lime, 1; spontaneous combustion, 3; unknown, 3.
Photograph rooms, . . . . .	Exposure, 1; kerosene vapor, 2.
Picture-frame and moulding dealers, . . . . .	Cigar in wooden spittoon, 1; exposure, 1; unknown, 1.
Potteries, . . . . .	Blast from kiln-house, 1; unknown, 1.
Printing establishments, . . . . .	Careless use of matches, 1; exposure, 4; incendiary, 1; spontaneous combustion, 6; naphtha vapor, 1; gas near woodwork, 1; unknown, 1.

TABLE XVI. — *Causes of Fires Classified* — Continued.

PROPERTY.	CAUSE OF FIRE.
Provision stores, . . . . .	Defective chimney, 1; careless use of matches, 1; exposure, 4; incendiary, 2; Curtain near gas jet, 1; kerosene vapor, 2; naphtha vapor, 1; overheated stove, 2; smoking meat, 1; unknown, 1.
Public buildings, . . . . .	Exposure 1; kerosene vapor, 1; overheated stove, 1; unknown, 2.
Railroad depots, cars and car sheds, . . . . .	Careless use of matches, 1; collision, 1; incendiary, 3; kerosene vapor, 2; sparks from locomotive, 11; sparks from chimney, 1; spontaneous combustion, 1; smoking, 1; overheated stove, 2; unknown, 5; slacking lime, 1.
Rubber mills, . . . . .	Incendiary, 1; lightning, 1; spontaneous combustion, 2; unknown, 2.
Rubber stores, . . . . .	Exposure, 2; unknown, 1.
Rolling mills, . . . . .	Drawing fire, 1.
Saw and planing mills, . . . . .	Defective chimney, 1; incendiary, 2; overheated dry-room, 1; overheated stove, 1; unknown, 6.
School-houses, . . . . .	Defective chimney, 1; incendiary, 2; spontaneous combustion, 1; unknown, 5.
Ship chandlers, . . . . .	Exposure, 1.
Slaughter-houses, . . . . .	Incendiary, 1; unknown, 2.
Skating rinks, . . . . .	Incendiary, 1; unknown, 1.
Soap makers, . . . . .	Exposure, 2; incendiary, 1; boiler fire, 1; sparks from chimney, 1; overheated stove, 1; naphtha vapor, 1; unknown, 1.
Stone workers, . . . . .	Unknown, 2.
Store-houses, . . . . .	Exposure, 7; fire-crackers, 1; incendiary, 6; kerosene vapor, 1; smoking, 1; sparks from chimney, 1; slacking lime, 1; spontaneous combustion, 1; unknown, 8.
Smoke-houses, . . . . .	Overheated stove, 1.
Stove and tinware stores, . . . . .	Exposure, 2; overheated chimney, 1; unknown, 2; explosion of gas, 1.
Tailor and dressmaking establishments, . . . . .	Explosion, 3; hot slug, 1; unknown, 2.
Tallow rendering, . . . . .	Unknown, 1.
Taxidermist, . . . . .	Incendiary, 1.
Telephone and telegraph stations, . . . . .	Ashes in wood, 1; exposure, 3; electric wires, 2; unknown, 1.
Tanners and curriers, . . . . .	Exposure, 6; incendiary, 2; boiler fire, 1; unknown, 2.
Theatres and amusement halls, . . . . .	Exposure, 1; unknown, 1.
Tobacco barns, . . . . .	Incendiary, 1.
Unoccupied buildings, . . . . .	Children playing with matches, 2; exposure, 3; fireworks, 1; lightning, 1; sparks from chimney, 1; incendiary, 26; tramps, 3; unknown, 4.
Unclassed; loss confined to buildings, contents unknown. . . . .	Careless use of matches, 3; exposure, 5; fireworks, 1; defective chimney, 4; cigar in wooden spittoon, 2; defective setting boiler, 1; defective fire-place, 1; kerosene vapor, 2; fireworks, 1; incendiary, 1; fat boiling over, 1; naphtha vapor, 1; overheated stove, 2; plumber's fire-pot, 1; spontaneous combustion, 3; thawing water-pipe, 1; unknown, 2.
Upholsterers, . . . . .	Fireworks, 1.
Vessels at wharf, . . . . .	Smoking, 1; unknown, 2.
Whip factories, . . . . .	Smoking, 1; spontaneous combustion, 1.
Wood and coal yards, . . . . .	Exposure, 3; spark from chimney, 1; spark from locomotive, 1; spark from hoisting engine, 1; incendiary, 1; smoking, 1; unknown, 2.

TABLE XVI. — *Causes of Fire Classified* — Concluded.

PROPERTY.	CAUSE OF FIRE.
Wood-sheds and outbuildings, . . . {	Ashes in wooden box, 5; exposure, 2; incendiary, 6; overheated stove, 1; unknown, 4.
Woodworking establishments, . . . {	Back draft from boiler, 1; careless use of matches, 1; exposure, 22; defective chimney, 1; fire-crackers, 1; friction, 1; incendiary, 9; woodwork near chimney, 1; sparks from chimney, 1; sparks from foundry, 2; spontaneous combustion, 3; sparks from furnace, 5; thawing water-pipe, 1; overheated stove, 5; unknown, 17; overheated steam pipe, 4.
Woodenware stores, . . . . {	Unknown, 1.
Woollen factories, . . . . {	Drying machine, 1; friction, 1; incendiary, 2; picker, 1; spontaneous combustion, 4; unknown, 7.
Wool stores, . . . . {	Careless use of matches, 1; exposure, 1; unknown, 1.

TABLE XVII.—*Number of Fines and Amount of Loss from Causes Classified and Combined.*

Unknown, . . . . .	416	\$1,832,709
Incendiary, . . . . .	270	1,061,687
Exposure, . . . . .	307	417,478
Overheated stoves and hot-air pipes, . . . . .	75	208,131
Spontaneous combustion, . . . . .	61	185,430
Defective chimney, . . . . .	150	174,124
Sparks from chimney, . . . . .	59	116,831
Sparks from locomotive, . . . . .	23	100,874
Curtains and goods near gas-burner, . . . . .	42	100,287
Careless use of matches, . . . . .	45	90,637
Kerosene vapor, from breakage and explosion, . . . . .	136	62,244
Friction, . . . . .	6	47,552
Fire-crackers and fireworks, . . . . .	64	32,275
Drawing fire in foundry, . . . . .	1	29,006
Children playing with matches, . . . . .	78	27,914
Lightning, . . . . .	29	27,510
Ignition of volatile oil, . . . . .	11	27,246
Smoking, . . . . .	41	25,821
Slacking lime, . . . . .	3	24,062
Flask bursting in foundry, . . . . .	1	17,000
Set by tramps, . . . . .	14	16,475
Drying-machine, . . . . .	1	16,214
Mice and matches, . . . . .	28	15,367
Ashes in wooden vessels, . . . . .	26	14,307
Explosion of gas, . . . . .	4	11,065
Thawing water-pipe, . . . . .	20	5,277
Electric-light wires, . . . . .	6	3,644
Clothes near stove, . . . . .	15	2,714
Plumber's fire-pot, . . . . .	8	2,613
Breaking crucible, . . . . .	1	2,200
Hot iron on woodwork, . . . . .	4	1,750
Sparks from picker, . . . . .	5	1,652
Overheated glue-kettle, . . . . .	1	1,395
Spot in chimney, . . . . .	8	985
Timber built into chimney, . . . . .	3	395

There were also reported fires from the following causes, the loss being classified and reported above : —

From boiler-furnace fire, . . . . .	14
Piling wood near stove, . . . . .	8
Sparks from forge, . . . . .	7
Shooting, . . . . .	4
Sparks from kiln, . . . . .	4
Overheated steam-pipe, . . . . .	4
Fat boiling over, . . . . .	3
Sparks from hoisting engine, . . . . .	3
Explosion of boiler, . . . . .	1
Defective smelting furnace, . . . . .	1



xcvi REPORT OF THE INS. COMMISSIONER.

TABLE XVIII. — *Statement of the Receipts and Expenditures of the Insurance Department for the Year ending Dec. 31, 1884.*

[Made pursuant to Chap. 119, Sect. 21, Public Statutes.]

RECEIPTS.

Compensation for valuation of life insurance policies, .	\$18,691 72
License fees, filing statements, certificates, etc., .	20,866 98
	<hr/>
	\$39,558 70

EXPENDITURES.

COMMISSIONER.		
John K. Tarbox, . . . . .	. . .	\$3,000 00
DEPUTY COMMISSIONER.		
William S. Smith, . . . . .	. . .	2,500 00
CLERKS.		
Fred. L. Cutting, First, . . . . .	\$1,800 00	
James E. Shepard, Second, . . . . .	1,500 00	
Eugene M. Moriarty, . . . . .	1,000 00	
	<hr/>	4,300 00
EXTRA CLERKS.		
Charlotte E. Weis, . . . . .	\$840 00	
Affie N. Tenney, . . . . .	750 00	
Mary L. McMann, . . . . .	750 00	
Mary A. Allen, . . . . .	743 75	
Alice M. Hawes, . . . . .	750 00	
Ella L. Johnson, . . . . .	750 00	
Emma W. Cushman, . . . . .	750 00	
Caroline L. Sawyer, . . . . .	745 84	
S. Lizzie Flint, . . . . .	750 00	
	<hr/>	6,829 59
GENERAL EXPENDITURES.		
Printing and binding, . . . . .	\$1,126 18	
Travelling expenses, . . . . .	568 77	
Postage, . . . . .	279 20	
Certificate and other books, . . . . .	240 60	
Stationery, . . . . .	142 51	
Telegrams and express, . . . . .	138 60	
Albert G. Milton, services and expenses, .	136 94	
Newspapers and advertising, . . . . .	81 80	
Appraisals, . . . . .	78 00	
	<hr/>	2,792 60
Total expenditures for 1884, . . . . .	. . .	\$19,422 19
Fees collected and paid into State treasury, .	. . .	39,558 70
		<hr/>
Surplus accrued to Commonwealth, .	. . .	\$20,136 51

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MASSACHUSETTS MUTUAL  
FIRE INSURANCE COMPANIES.

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DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DECEMBER 31, 1884.

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## DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ABINGTON MUTUAL FIRE INSURANCE COMPANY,  
ABINGTON.

[Incorporated May 30, 1856. Commenced business June 15, 1857.]

JOSEPH VAUGHN, *President*.ISAAC C. HOWLAND, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$2,000 00	\$2,265 00
Chicago city bonds, . . . . .	3,000 00	3,615 00
Toledo city bonds, . . . . .	1,000 00	1,200 00
Union Pacific Railroad bonds, . . . . .	1,000 00	1,105 00
Eastern Railroad bonds, . . . . .	3,000 00	3,450 00
Mansfield and Framingham Railroad bonds, . . . . .	1,000 00	1,000 00
Old Colony Railroad bonds, . . . . .	3,000 00	3,610 00
14 shares Northern Pacific Railroad, . . . . .	1,400 00	556 50
“ “ “ scrip, . . . . .	155 40	115 00
20 “ Metropolitan National Bank, Boston, . . . . .	2,000 00	2,190 00
14 “ First National Bank, Salem, . . . . .	1,400 00	1,753 50
15 “ City National Bank, Boston, . . . . .	1,500 00	1,605 00
10 “ Globe National Bank, Boston, . . . . .	1,000 00	955 00
10 “ State National Bank, Boston, . . . . .	1,000 00	1,171 25
10 “ Old Boston National Bank, Boston, . . . . .	500 00	605 00
26 “ Abington National Bank, Abington, . . . . .	2,600 00	3,250 00
21 “ First National Bank, Danvers, . . . . .	1,575 00	1,779 75
10 “ Nat'l Hide and Leather B'k, Boston, . . . . .	1,000 00	1,128 75
5 “ National Webster Bank, Boston, . . . . .	500 00	550 00
6 “ Nat'l Bank of the Republic, Boston, . . . . .	600 00	786 00
	<hr/>	<hr/>
	\$29,230 40	\$32,690 75

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$570 00
Loans on mortgage of real estate (first liens), . . . . .	13,105 00
Stocks, bonds, etc., as per schedule, . . . . .	32,690 75
Loans on personal security, . . . . .	400 00
Cash in the office of the company, . . . . .	871 96
Cash deposited in the Abington Nat'l Bank, . . . . .	108 84
Premiums in course of collection (net) . . . . .	475 14
Interest due and accrued, . . . . .	499 03
Gross assets, . . . . .	<hr/>
	\$18,720 72

## LIABILITIES.

Losses and claims adjusted, but not due, .	\$1,184 94	
Unearned premiums on outstanding risks, .	23,153 17	
Dividends due on terminated policies, .	233 29	
State and local taxes, due or accrued, .	46 42	
Gross liabilities, . . . . .	<u>          </u>	\$24,617 82
Surplus, . . . . .		<u>\$24,102 90</u>

## INCOME.

Cash premiums received during the year, .	\$19,909 14	
Deduct return premiums, . . . . .	1,038 09	
Net cash premiums received, . . . . .	<u>          </u>	\$18,871 05
Received for interest on mortgages, . . . . .		627 10
for interest from all other sources, . . . . .		1,738 62
for rents, . . . . .		93 00
Deposit notes received during the year, .	\$58,966 77	
Gross cash income, . . . . .		<u>\$21,329 77</u>

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$6,525 76
for brokerage and commissions, . . . . .	2,898 23
for salaries and fees of officers and employees, . . . . .	1,332 67
for interest on borrowed money, . . . . .	7 40
for State and local taxes, . . . . .	206 17
for profits or surplus on terminated policies, . . . . .	3,749 62
for rents, . . . . .	154 17
for incidental expenses, . . . . .	1,324 75
Gross cash expenditures, . . . . .	<u>\$16,198 77</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$2,430,546 00
Risks written during during 1884, . . . . .	1,258,829 00
Total, . . . . .	<u>\$3,689,375 00</u>
Risks terminated during 1884, . . . . .	829,846 00
Net amount in force Dec. 31, 1884, . . . . .	\$2,859,529 00
Deposit notes received on outstanding risks, . . . . .	139,368 03
Losses incurred during the year, . . . . .	7,710 70
Percentage of profits or surplus returned during 1884, 20, 30, 50 per cent.	

ANNISQUAM MUTUAL FIRE INSURANCE COMPANY,  
GLOUCESTER.

[Incorporated March 1, 1847. Commenced business Dec. 28, 1847.]

CHARLES A. FERNALD, *President*.JAMES S. JEWETT, *Secretary*.

[NOTE.—This company charges a cash premium adequate for expenses only, and relies upon assessments upon deposit notes to pay losses.]

## SUMMARY OF ASSETS DEC. 31, 1884.

Loans on mortgage of real estate (first liens),	\$2,750 00	
United States bonds, . . . . .	610 00	
Loans on personal security, . . . . .	685 00	
Cash in the office of the company, . . . . .	359 00	
Cash deposited in savings banks, . . . . .	3,040 62	
Interest due and accrued, . . . . .	107 14	
Office safe, . . . . .	\$85 00	
Gross assets, . . . . .	<hr/>	\$7,551 76

## INCOME.

Received for interest on mortgages, . . . . .	\$120 24
for interest from all other sources, . . . . .	82 35
from expense assessments, . . . . .	277 89
Deposit notes received during the year, . . . . .	\$1,497 00
Gross cash income, . . . . .	<hr/> \$180 48

## EXPENDITURES.

Paid for salaries and fees of officers and employees, . . . . .	\$277 00
for State and local taxes, . . . . .	2 54
for incidental expenses, . . . . .	46 52
Gross cash expenditures, . . . . .	<hr/> \$326 06

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$342,502 00
Risks written during 1884, . . . . .	71,025 00
Total, . . . . .	<hr/> \$413,527 00
Risks terminated during 1884, . . . . .	68,025 00
Net amount in force Dec. 31, 1884, . . . . .	<hr/> \$345,502 00
Deposit notes received on outstanding risks, . . . . .	23,945 50



# ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 8, 1860. Commenced business Oct. 1, 1860 ]

WALDO HIGGINSON, *President.*

EDWARD H. SPRAGUE, *Secretary.*

*Office, 31 Milk Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$25,000 00	\$30,375 00
Massachusetts State bonds, . . . . .	20,000 00	22,500 00
Maine State bonds, . . . . .	12,000 00	13,200 00
Boston city bonds, . . . . .	20,000 00	24,300 00
Providence city bonds, . . . . .	10,000 00	11,400 00
Boston and Albany Railroad bonds, . . . . .	30,000 00	35,535 00
Fitchburg Railroad bonds, . . . . .	15,000 00	18,150 00
Old Colony Railroad bonds, . . . . .	16,000 00	19,520 00
Boston and Maine Railroad bonds, . . . . .	14,000 00	16,940 00
Boston and Lowell Railroad bonds, . . . . .	12,000 00	14,100 00
Atch., Topeka and Santa Fé R. R. bonds, . . . . .	10,000 00	12,100 00
Chicago, Burl. and Quincy Railroad bonds, . . . . .	30,000 00	31,100 00
Phila., Wilm. and Baltimore R. R. bonds, . . . . .	20,000 00	21,200 00
Corporation notes, . . . . .	65,000 00	65,000 00
	<hr/>	<hr/>
	\$299,000 00	\$335,420 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . . . .	\$335,420 00	
Cash in the office of the company, . . . . .	515 03	
Cash deposited in the bank, . . . . .	14,428 70	
Interest accrued, . . . . .	4,670 00	
Gross assets, . . . . .	<hr/>	\$355,033 73

## LIABILITIES.

Unearned premiums on outstanding risks, . . . . .	\$165,011 78	
State and local taxes, due or accrued, . . . . .	643 50	
Gross liabilities, . . . . .	<hr/>	165,655 28
Surplus, . . . . .		<hr/>
		\$189,378 45

## INCOME.

Cash premiums received during the year, . . . . .	\$342,497 10	
Deduct return premiums, . . . . .	12,585 88	
Net cash premiums received, . . . . .	<hr/>	\$329,911 22
Received for interest from all sources, . . . . .		15,488 58
Deposit notes received during the year, . . . . .	\$1,712,485 50	
Gross cash income, . . . . .		<hr/>
		\$345,399 80

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$92,984 38
for salaries and fees of officers and employees, . . . . .	14,587 00
for State and local taxes, . . . . .	3,297 79
for profits or surplus on terminated policies, . . . . .	212,618 13
for rents, . . . . .	1,304 40
for incidental expenses, . . . . .	3,328 98
Gross cash expenditures, . . . . .	<u>\$328,120 68</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$35,788,961 00
Risks written during 1884, . . . . .	40,615,374 00
Total, . . . . .	<u>\$76,404,335 00</u>
Risks terminated during 1884, . . . . .	37,395,820 00
Net amount in force Dec. 31, 1884, . . . . .	39,008,515 00
Deposit notes received on outstanding risks, . . . . .	1,650,117 85
Losses incurred during the year, . . . . .	68,358 30
Percentage of profits or surplus returned during 1884, $68\frac{3}{4}$ per cent.	
Average rate to date, $65\frac{6.8}{100}$ per cent.	

## ASHFIELD MUTUAL FIRE INSURANCE COMPANY, ASHFIELD.

[Incorporated June 4, 1873. Commenced business July 19, 1873.]

HENRY S. RANNEY, *President*. ASA G. WAIT, *Secretary*.

[NOTE. — Insures property in the town of Ashfield only.]

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash in the office of the company, . . . . .	\$394 75
Unpaid assessments on deposit notes, . . . . .	61 67
Gross assets, . . . . .	<u>\$456 42</u>

## INCOME.

Cash premiums received during the year, . . . . .	\$21 61
Received for interest from all sources, . . . . .	14 00
Deposit notes received during the year, . . . . .	\$100 13
Gross cash income, . . . . .	<u>\$35 61</u>

## EXPENDITURES.

Paid for salaries and fees of officers and employees, . . . . .	\$5 00
for State and local taxes, . . . . .	0 22
Gross cash expenditures, . . . . .	<u>\$5 22</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$42,862 25
Risks written during 1884, . . . . .	2,437 50
Total, . . . . .	<u>\$45,299 75</u>
Deposit notes received on outstanding risks, . . . . .	1,340 34

# ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY, ATTLEBOROUGH.

[Incorporated Feb. 24, 1884. Commenced business July 1, 1845.]

JOSEPH W. CAPRON, *President*.

ELIJAH R. READ, *Secretary*.

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens),	\$6,050 00	
Cash in the office of the company, . . . . .	54 92	
Cash deposited in banks, . . . . .	11,711 58	
Premiums in course of collection (net), . . . . .	143 88	
Interest due, . . . . .	67 79	
Gross assets, . . . . .	—————	\$18,028 17

## LIABILITIES.

Unearned premiums on outstanding risks, . . . . .	\$5,333 27	
Gross liabilities, . . . . .	—————	5,333 27
Surplus, . . . . .		\$12,694 90

## INCOME.

Cash premiums received during the year, . . . . .	\$1,918 08	
Deduct return premiums, . . . . .	79 58	
Net cash premiums received, . . . . .	—————	\$1,838 50
Received for interest on mortgages, . . . . .		334 66
for interest from all other sources, . . . . .		376 82
Deposit notes received during the year, . . . . .	\$7,677 92	
Gross cash income, . . . . .		\$2,549 98

## EXPENDITURES.

Paid for losses during the year, . . . . .		\$10 00
for salaries and fees of officers and employees, . . . . .		288 00
for state and local taxes, . . . . .		18 28
for incidental expenses, . . . . .		49 22
Gross cash expenditures, . . . . .		\$365 50

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$1,425,855 00	
Risks written during 1884, . . . . .	296,190 00	
Total, . . . . .	—————	\$1,722,045 00
Risks terminated during 1884, . . . . .		208,950 00
Net amount in force Dec. 31, 1884, . . . . .		\$1,513,095 00
Deposit notes received on outstanding risks, . . . . .		4 0,955 10
Losses incurred during the year, . . . . .		10 00

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE  
COMPANY, YARMOUTHPORT.

[Incorporated March 2, 1833. Commenced business August 1, 1833.]

JOSEPH R. HALL, *President*.FRANK THACHER, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$8,000 00	\$9,050 00
Maine State bonds, . . . . .	2,500 00	2,900 00
Fall River city bonds, . . . . .	1,000 00	1,200 00
Sheboygan city bonds, . . . . .	750 00	675 00
Union Pacific Railroad bonds, . . . .	15,000 00	16,331 25
Old Colony Railroad bonds, . . . . .	5,000 00	5,950 00
Iowa Falls and Sioux City Railroad bonds, .	2,000 00	2,415 00
Chicago and East Illinois Railroad bonds, .	1,800 00	1,890 00
Oregon Short Line R.R. stock sub. and b'ds, .	1,000 00	1,125 00
22 shares Merchandise Nat'l Bank, Boston,	2,200 00	2,123 00
20 " State National Bank, Boston, .	2,000 00	2,342 50
25 " Tremont National Bank, Boston, .	2,500 00	2,531 25
4 " Massachusetts Nat'l B'k, Boston, .	1,000 00	1,022 50
8 " Shawmut National Bank, Boston,	800 00	902 00
15 " Redemption Nat'l Bank, Boston, .	1,500 00	1,680 00
5 " Republic Nat'l Bank, Boston, .	500 00	655 00
40 " First National Bank, Yarmouth, .	4,000 00	5,000 00
10 " Falmouth National Bank, . . .	1,000 00	1,200 00
63 " Old Colony Railroad, . . . .	6,300 00	9,079 88
50 " Union Pacific Railroad, . . . .	5,000 00	2,287 50
10 " Central Pacific Railroad, . . . .	1,000 00	340 00
50 " Atch., Top. and Santa Fé R. R., .	5,000 00	3,868 75
	<hr/>	<hr/>
	\$69,850 00	\$74,568 63

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$2,231 69	
Stocks, bonds, etc., as per schedule, . .	74,568 63	
Loans on personal security, . . . . .	2,667 60	
Cash in the office of the company, . . .	726 06	
Cash deposited in banks, . . . . .	5,005 20	
Interest due and accrued, . . . . .	601 76	
Gross assets, . . . . .	<hr/>	\$85,800 94

## LIABILITIES.

Unearned premiums on outstanding risks, .	\$45,801 20	
State and local taxes, due or accrued, . .	54 80	
Gross liabilities, . . . . .	<hr/>	45,856 00
Surplus, . . . . .		<hr/>
		\$39,944 94

## INCOME.

Cash premiums received during the year, . . . .	\$23,679 06
Received for interest from all sources, . . . .	4,411 69
for rents, . . . . .	26 00
Deposit notes received during the year, . . . .	\$69,789 51
Gross cash income, . . . . .	<u>\$28,116 75</u>

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$3,960 75
for salaries and fees of officers and employees, . .	4,002 00
for State and local taxes, . . . . .	215 26
for profits or surplus on terminated policies, . .	17,062 27
for incidental expenses, . . . . .	516 71
Gross cash expenditures, . . . . .	<u>\$25,756 99</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . .	\$5,315,337 74
Risks written during 1884, . . . . .	1,413,731 00
Total, . . . . .	<u>\$6,729,118 74</u>
Risks terminated during 1884, . . . . .	1,348,948 26
Net amount in force Dec. 31, 1884, . . . . .	\$5,380,170 48
Deposit notes received on outstanding risks, . . . .	227,922 75
Losses incurred during the year, . . . . .	3,810 75
Percentage of profits or surplus returned during 1884, 80 per cent.	
Average rate to date, 80 per cent.	

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY,  
PITTSFIELD.

[Incorporated March, 1835. Commenced business August, 1835.]

J. L. PECK, *President.*J. M. STEVENSON, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Western Union Telegraph Co. bonds, . . . .	\$1,000 00	\$1,480 00
75 shares Pittsfield National Bank, . . . .	7,500 00	12,000 00
15 " First National Bank, Adams, . . . .	1,500 00	2,250 00
10 " Agricultural National Bank, . . . .	1,000 00	2,500 00
12 " Third National Bank, Pittsfield, . . . .	1,200 00	1,560 00
8 " Adams National Bank, . . . . .	800 00	1,200 00
100 " Adams Express Co., . . . . .	10,000 00	12,500 00
50 " Boston and Albany Railroad, . . . . .	5,000 00	8,400 00
140 " N. Y. Central and Hudson R. R., . . . .	14,000 00	12,040 00
	<u>\$45,000 00</u>	<u>\$56,930 00</u>



## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$6,000 00	
Stocks, bonds, etc., as per schedule, . . . . .	56,930 00	
Cash in the office of the company, . . . . .	141 71	
Cash deposited in the bank, . . . . .	3,997 23	
Premiums in course of collection (net), . . . . .	511 21	
Interest accrued, . . . . .	46 68	
Gross assets, . . . . .	<u>          </u>	\$67,626 83

## LIABILITIES.

Unearned premiums on outstanding risks, . . . . .	\$33,172 39	
Dividends due on terminated policies, . . . . .	150 00	
State and local taxes, due or accrued, . . . . .	23 74	
Gross liabilities, . . . . .	<u>          </u>	33,346 13
Surplus, . . . . .		\$34,280 70

## INCOME.

Cash premiums received during the year, . . . . .	\$15,681 29	
Deduct return premiums, . . . . .	552 60	
Net cash premiums received, . . . . .	<u>          </u>	\$15,128 69
Received for interest from all sources, . . . . .		4,048 35
Deposit notes received during the year, . . . . .	\$47,043 87	
Gross cash income, . . . . .		<u>          </u> \$19,177 04

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$9,474 56
for brokerage and commissions, . . . . .	1,504 16
for salaries and fees of officers and employees, . . . . .	1,655 19
for interest on borrowed money, . . . . .	5 50
for State and local taxes, . . . . .	148 34
for profits or surplus on terminated policies, . . . . .	5,001 12
for rents, . . . . .	250 00
for incidental expenses, . . . . .	621 83
Gross cash expenditures, . . . . .	<u>          </u> \$18,660 70

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$1,785,337 00
Risks written during 1884, . . . . .	1,161,930 00
Total, . . . . .	<u>          </u> \$5,947,267 00
Risks terminated during 1884, . . . . .	1,016,595 00
Net amount in force Dec. 31, 1884, . . . . .	\$4,930,672 00
Deposit notes received on outstanding risks, . . . . .	198,957 00
Losses incurred during the year, . . . . .	6,260 96
Percentage of profits or surplus returned during 1884, 25 and 50 per cent.	
Average rate to date, 50 per cent.	

# BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 15, 1850. Commenced business October 15, 1850.]

EDWARD ATKINSON, *President.*

WILLIAM B. WHITING, *Secretary.*

*Office, 31 Milk Street.*

## DETAILED STATMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$230,000 00	\$290,600 00
Phil., Wilm. and Baltimore R. R. bonds, . . . . .	40,000 00	40,000 00
Chicago, Burl. and Quincy R. R. bonds, . . . . .	50,000 00	46,500 00
New York Central R. R. bonds, . . . . .	50,000 00	51,500 00
Union Pacific Railroad bonds, . . . . .	30,000 00	33,300 00
Kansas City, Lawrence and So. R. R. bonds, . . . . .	20,000 00	21,600 00
Burl. and Mo. R., in Nebraska, R. R. bonds, . . . . .	30,000 00	35,100 00
Eastern Railroad bonds, . . . . .	20,000 00	23,200 00
Michigan Central Railroad bonds, . . . . .	30,000 00	31,500 00
	<hr/>	<hr/>
	\$500,000 00	\$573,300 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Stock, bonds, etc., as per schedule, . . . . .	\$573,300 00	
Cash in the office of the company, . . . . .	6,115 75	
Cash deposited in bank, . . . . .	22,044 42	
Interest due and accrued, . . . . .	5,800 03	
Gross assets, . . . . .	<hr/>	\$607,260 20

## LIABILITIES.

Unearned premiums on outstanding risks, . . . . .	\$297,723 90	
State and local taxes, due or accrued, . . . . .	1,159 53	
Gross liabilities, . . . . .	<hr/>	298,883 43
Surplus, . . . . .		<hr/>
		\$308,376 77

## INCOME.

Cash premiums received during the year, . . . . .	\$624,004 04	
Deduct return premiums, . . . . .	27,424 30	
Net cash premiums received, . . . . .	<hr/>	\$596,579 74
Received for interest from all sources, . . . . .		24,526 78
Deposit notes received during the year, . . . . .	\$3,120,020 20	
Gross cash income, . . . . .		<hr/>
		\$621,106 5

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$204,651 74
for salaries and fees of officers and employees, . . . . .	22,328 98
for State and local taxes, . . . . .	5,938 46
for profits or surplus on terminated policies, . . . . .	375,147 85
for rents, . . . . .	2,827 75
for incidental expenses, . . . . .	17,071 17
Gross cash expenditures, . . . . .	<u>\$627,965 95</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$67,424,032 00
Risks written during 1884, . . . . .	76,488,584 00
Total, . . . . .	<u>\$143,912,616 00</u>
Risks terminated during 1884, . . . . .	70,714,557 00
Net amount in force Dec. 31, 1884, . . . . .	<u>\$73,198,059 00</u>
Deposit notes received on outstanding risks, . . . . .	2,977,239 00
Losses incurred during the year, . . . . .	143,832 18
Percentage of profits or surplus returned during 1884, 67 per cent.	
Average rate to date, 67 $\frac{13}{100}$ per cent.	

BRISTOL COUNTY MUTUAL FIRE INSURANCE COMPANY,  
NEW BEDFORD.

[Incorporated Feb. 29, 1829. Commenced business July 4, 1829.]

JONATHAN BOURNE, *President*.GEORGE N. ALDEN, *Secretary*.

[NOTE. — Policies are all issued for seven years, five per cent. of the premium note being received in cash at the time of issuing the policy. The notes are assessed as necessity requires. No cash funds are accumulated.]

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash in the office of the company, . . . . .	\$26 52
Cash deposited in the bank, . . . . .	179 44
Premiums in course of collection (net) . . . . .	344 20
Gross assets, . . . . .	<u>\$550 16</u>

## LIABILITIES.

Owing for borrowed money, . . . . .	\$ 1,900 00
State and local taxes, due or accrued, . . . . .	5 36
Gross liabilities, . . . . .	<u>\$1,905 36</u>

## INCOME.

Cash premiums received during the year, . . . . .	\$3,537 10	
Deduct return premiums, . . . . .	120 35	
Net cash premiums received, . . . . .	<u>          </u>	\$3,416 75
Deposit notes received during the year, . . . . .	\$69,816 00	
Gross cash income, . . . . .		<u>\$3,416 75</u>

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$1,195 18
for brokerage and commissions, . . . . .	155 20
for salaries and fees of officers and employees, . . . . .	1,625 00
for interest on borrowed money, . . . . .	117 41
for State and local taxes, . . . . .	33 48
for incidental expenses, . . . . .	254 80
Gross cash expenditures, . . . . .	<u>\$3,381 07</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$3,931,531 00
Risks written during 1884, . . . . .	545,425 00
Total, . . . . .	<u>\$4,476,956 00</u>
Risks terminated during 1884, . . . . .	590,700 00
Net amount in force Dec. 31, 1884, . . . . .	<u>\$3,886,256 00</u>
Deposit notes received on outstanding risks, . . . . .	490,235 00
Losses incurred during the year, . . . . .	1,195 18

CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY,  
CAMBRIDGEPORT.

[Incorporated March 13, 1833. Commenced business Jan. 1, 1834.]

JOSIAH W. COOK, *President.*

ALFRED L. BARBOUR, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
5 shares Cambridgeport National Bank, . . . . .	\$500 00	\$750 00
1 share Framingham National Bank, . . . . .	100 00	150 00
15 shares City National Bank, . . . . .	1,500 00	2,250 00
10 " First Ward National Bank, . . . . .	1,000 00	1,200 00
Cambridge city bonds, . . . . .	2,000 00	2,400 00
Bath city bonds, . . . . .	5,000 00	5,150 00
Cincinnati city bonds, . . . . .	6,000 00	7,800 00
Portland city bonds, . . . . .	10,000 00	12,000 00
Belfast city bonds, . . . . .	2,000 00	2,040 00
Bangor city bonds, . . . . .	3,000 00	3,450 00
Haverhill city bonds, . . . . .	1,000 00	1,110 00

## 14      MASSACHUSETTS MUTUAL FIRE      [Dec. 31,

Toledo city bonds, . . . . .	\$3,000 00	\$3,182 00
Chicago city bonds, . . . . .	2,000 00	2,400 00
Marion County, Indiana, bonds, . . . . .	1,000 00	1,050 00
Highland Railway bonds, . . . . .	4,000 00	4,400 00
Eastern Railroad bonds, . . . . .	1,500 00	1,725 00
	<hr/>	<hr/>
	\$13,600 00	\$51,057 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$5,800 00	
Loans on mortgage of real estate (first liens), . . . . .	63,783 00	
Stocks, bonds, etc., as per schedule, . . . . .	51,057 00	
Loans on personal security, . . . . .	8,500 00	
Cash in the office of the company, . . . . .	904 50	
Cash deposited in the bank, . . . . .	14,662 02	
Premiums in course of collection (net), . . . . .	2,050 83	
Interest due and accrued, . . . . .	2,442 50	
Office furniture, etc., . . . . . \$1,800 00		
Gross assets, . . . . .	<hr/>	\$149,199 85

## LIABILITIES.

Unearned premiums on outstanding risks, . . . . .	\$12,865 13	
Dividends due on terminated policies, . . . . .	138 33	
Rents and salaries, . . . . .	297 50	
Gross liabilities, . . . . .	<hr/>	43,300 96
Surplus, . . . . .		<hr/>
		\$105,898 89

## INCOME.

Cash premiums received during the year, . . . . .	\$25,362 61	
Deduct return premiums, . . . . .	780 18	
Net cash premiums received, . . . . .	<hr/>	\$24,582 43
Received for interest on mortgages, . . . . .		2,859 05
for interest from all other sources, . . . . .		4,068 28
for rents, . . . . .		529 97
Deposit notes received during the year, . . . . .	\$25,180 27	
Gross cash income, . . . . .		<hr/>
		\$32,039 73

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$3,517 95
for brokerage and commissions, . . . . .	2,671 39
for salaries and fees of officers and employees, . . . . .	3,894 76
for State and local taxes, . . . . .	357 87
for profits or surplus on terminated policies, . . . . .	10,988 99
for rents, . . . . .	550 00
for incidental expenses, . . . . .	1,608 20
Gross cash expenditures, . . . . .	<hr/>
	\$23,589 16



## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . .	\$5,586,083 00
Risks written during 1884, . . . .	1,820,160 00
Total, . . . . .	<u>\$7,406,243 00</u>
Risks terminated during 1884, . . . .	1,503,764 00
Net amount in force Dec. 31, 1884, . . . .	\$5,902,479 00
Deposit notes received on outstanding risks, . . . .	85,730 25
Losses incurred during the year, . . . .	3,517 95
Percentage of profits or surplus returned during 1884, 50 per cent.	

## CITIZENS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 7, 1846. Commenced business Oct. 5, 1846.]

HENRY C. BIGELOW, *President.* JOSEPH W. PEABODY, *Secretary.*  
*Office, No. 8 Exchange Place.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
30 shares Hide and Leather Nat'l Bank, . .	\$3,000 00	\$3,390 00
10 " Farmington (N.H.) Nat'l Bank, . .	1,000 00	1,000 00
Butchers' Slaught'g and Melt'g Ass'n bonds, . .	4,000 00	4,000 00
Chicago, Burlington and Quincy R. R. bonds, . .	6,000 00	5,520 00
Corporation notes, . . . . .	—	40,206 33
	<u>—</u>	<u>\$54,116 33</u>

## Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
25 shares International Trust Co., . . . .	\$2,500 00	\$1,500 00
Mexican Central R. R. 1st mortgage bonds, . .	8,800 00	6,500 00
Loan secured by mortgage, . . . . .	2,500 00	1,000 00
	<u>\$13,800 00</u>	<u>\$9,000 00</u>

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . .	\$26,275 00
Loans on mortgage of real estate (first liens), . .	138,700 00
Stock, bonds, etc., as per schedule, . . . .	54,116 33
Loans on collateral security, as per schedule, . .	9,000 00
Personal loans, . . . . .	5,243 00
Cash in the office of the company, . . . .	381 96
Cash deposited in the N. England Trust Co., . .	10,202 18
Premiums in course of collection (net) . . . .	5,765 32
Interest due and accrued, . . . . .	2,513 45
Cash deposited in Pacific National Bank, . .	20,748 30
Gross assets, . . . . .	<u>\$272,945 54</u>

## LIABILITIES.

Unearned premiums on outstanding risks, .	\$146,124 58	
Gross liabilities, . . . . .	<u>          </u>	\$146,124 58
Surplus, . . . . .		\$126,820 96

## INCOME.

Cash premiums received during the year, .	\$64,577 66	
Deduct return premiums, . . . . .	3,363 17	
Net cash premiums received, . . . . .	<u>          </u>	\$61,214 49
Received for interest on mortgages, . . . . .		6,064 79
for interest from all other sources, . . . . .		3,958 80
for rents, . . . . .		943 50
Deposit notes received during the year, .	\$127,329 60	
Gross cash income, . . . . .		<u>\$72,181 58</u>

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$8,600 27
for brokerage and commissions, . . . . .	9,190 08
for salaries and fees of officers and employees, . . . . .	6,623 67
for State and local taxes, . . . . .	1,235 98
for profits or surplus on terminated policies, . . . . .	25,004 96
for rents, . . . . .	800 00
for incidental expenses, . . . . .	2,842 84
repairs on real estate, . . . . .	224 04
Gross cash expenditures, . . . . .	<u>\$54,521 84</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$20,891,136 00
Risks written during 1884, . . . . .	4,811,689 00
Total, . . . . .	<u>\$25,702,825 00</u>
Risks terminated during 1884, . . . . .	4,264,628 00
Net amount in force Dec. 31, 1884, . . . . .	\$21,438,197 00
Deposit notes received on outstanding risks, . . . . .	582,487 32
Losses incurred during the year, . . . . .	8,115 09
Percentage of profits or surplus returned during 1884, 40, 50 and 70 per cent.	

## COHASSET MUTUAL FIRE INSURANCE COMPANY, COHASSET.

[Incorporated March 1, 1845. Commenced business March 1, 1846.]

EPHRAIM SNOW, *President*.J. Q. A. LOTHROP, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
9 shares City National Bank, . . . .	\$900 00	\$1,017 00
3 " Merchants National Bank, . . . .	300 00	401 25
	<hr/>	<hr/>
	\$1,200 00	\$1,418 25

## SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . . .	\$1,418 25	
Cash in the office of the company, . . . .	2 12	
Deposited in the savings bank, . . . .	2,436 75	
Premiums in course of collection, (net), . . . .	43 01	
Interest accrued, . . . . .	13 50	
Office furniture, . . . . . \$120 00		
Gross assets, . . . . .	<hr/>	\$3,913 63

## LIABILITIES.

Unearned premiums on outstanding risks, . . . .	\$2,818 82	
Gross liabilities, . . . . .	<hr/>	2,818 82
Surplus, . . . . .		<hr/>
		\$1,094 81

## INCOME.

Cash premiums received during the year, . . . .	\$1,695 35
Received for interest from all sources, . . . .	160 82
Deposit notes received during the year, . . . .	\$6,744 40
Gross cash income, . . . . .	<hr/>
	\$1,856 17

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$73 25
for brokerage and commission, . . . . .	109 23
for salaries and fees of officers and employees, . . . .	352 00
for State and local taxes, . . . . .	15 87
for profits or surplus on terminated policies, . . . .	623 02
for rents, . . . . .	60 00
for incidental expenses, . . . . .	146 69
Gross cash expenditures, . . . . .	<hr/>
	\$1,380 06

## MISCELLANEOUS.

Risks outstanding December 31, 1883, . . . .	\$378,342 00	
written during 1884, . . . . .	110,557 00	
Total, . . . . .	<hr/>	\$488,899 00
Risks terminated during 1884, . . . . .		107,979 00

Net amount in force December 31, 1884, . . . . .	\$380,920 00
Deposit notes received on outstanding risks, . . . . .	22,760 50
Losses incurred during the year, . . . . .	73 25
Percentage of profits or surplus returned during 1884, 40 per cent.	
Average rate to date, 55 per cent.	

COTTON AND WOOLEN MANUFACTURERS' MUTUAL FIRE  
INSURANCE COMPANY, BOSTON.

[Incorporated October 19, 1875. Commenced business October 20, 1875.]

CHARLES A. STEVENS, *President.*

B. F. TAFT, *Secretary.*

*Office, 31 Milk Street.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
5 shares Amesbury Bank, . . . . .	\$500 00	\$521 98
Boston city bonds, . . . . .	2,000 00	2,010 00
Fitchburg Railroad bonds, . . . . .	16,000 00	17,800 00
Sonora Railroad bonds, . . . . .	5,000 00	4,850 00
Burlington and Missouri River R. R. bonds, . . . . .	2,000 00	2,267 01
Corporation loans, . . . . .	24,700 00	24,831 25
	<hr/>	<hr/>
	\$50,200 00	\$52,280 24

SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . . . .	\$52,280 24	
Cash in the office of the company, . . . . .	69 39	
Deposited in bank, . . . . .	4,330 81	
Premiums in course of collection (net), . . . . .	793 36	
Gross assets, . . . . .	<hr/>	\$57,473 80

LIABILITIES.

Claimed and reported losses, not adjusted, . . . . .	\$5,600 00	
Unearned premiums on outstanding risks, . . . . .	38,509 88	
Rents, . . . . .	250 00	
Gross liabilities, . . . . .	<hr/>	44,359 88
Surplus, . . . . .		<hr/> \$13,113 92

INCOME.

Cash premiums received during the year, . . . . .	\$80,965 35	
Deduct return premiums, . . . . .	4,738 96	
Net cash premiums received, . . . . .	<hr/>	\$76,226 39
Received for interest from all sources, . . . . .		2,709 13
for rents, . . . . .		250 00
from all other sources, . . . . .		43 52
Deposit notes received during the year, . . . . .	\$385,098 75	
Gross cash income, . . . . .		<hr/> \$79,229 04

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$18,198 64
for salaries and fees of officers and employees, . . . . .	4,870 64
for State and local taxes, . . . . .	724 62
for profits or surplus on terminated policies, . . . . .	28,168 88
for rents, . . . . .	1,076 85
for incidental expenses, . . . . .	3,522 16
Gross cash expenditures, . . . . .	<u>\$86,561 79</u>

## MISCELLANEOUS.

Risks outstanding December 31, 1883, . . . . .	\$6,255,036 00
written during 1884, . . . . .	7,093,277 00
Total, . . . . .	<u>\$13,348,313 00</u>
Risks terminated during 1884, . . . . .	5,571,356 00
Net amount in force December 31, 1884, . . . . .	7,776,957 00
Deposit notes received on outstanding risks, . . . . .	377,823 00
Losses incurred during the year, . . . . .	53,798 64
Percentage of profits or surplus returned during 1884, 46 $\frac{1}{4}$ per cent.	

DEDHAM MUTUAL FIRE INSURANCE COMPANY,  
DEDHAM.

[Incorporated Feb. 22, 1837. Commenced business July 1, 1837.]

IRA CLEVELAND, *President.*ELIJAH HOWE, JR., *Secretary*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
12 shares Dedham National Bank, . . . . .	\$1,200 00	\$1,440 00
20 " Dedham Water Company, . . . . .	2,000 00	2,000 00
United States bonds, . . . . .	6,000 00	6,780 00
Marquette and Ontonagon Railroad bonds, . . . . .	8,000 00	8,800 00
Philadelphia and Reading Railroad bonds, . . . . .	5,000 00	5,800 00
Old Colony Railroad bonds, . . . . .	2,000 00	2,350 00
Union Pacific Railroad bonds, . . . . .	11,000 00	11,990 00
Kansas City, St. Jo. and C. B. Railroad bonds, . . . . .	2,000 00	2,350 00
Atch., Topeka and Santa Fé Railroad bonds, . . . . .	7,000 00	7,210 00
Oregon Railway and Nav. Co. bonds, . . . . .	4,000 00	3,965 00
Wichita and S. W. Railroad bonds, . . . . .	3,000 00	3,270 00
City of Cincinnati bonds, . . . . .	6,000 00	7,500 00
New England Mortgage Security Co. bonds, . . . . .	6,000 00	6,000 00
	<u>\$63,200 00</u>	<u>\$69,455 00</u>

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mort'ge of real estate (first liens), . . . . .	\$12,400 00
Stocks, bonds, etc., as per schedule, . . . . .	69,455 00
Cash in the office of the company, . . . . .	1,487 00



Cash deposited in bank, . . . . .	\$4,009 97	
Premiums in course of collection (net), . . . . .	978 00	
Interest due and accrued, . . . . .	1,434 07	
Gross assets, . . . . .	<hr/>	\$89,764 04

## LIABILITIES.

Losses and claims adjusted, but not due, . . . . .	\$500 00	
Unearned premiums on outstanding risks, . . . . .	15,269 01	
Return premiums on cancelled policies, . . . . .	83 52	
Dividends due on terminated policies, . . . . .	2,257 05	
Salaries, . . . . .	375 00	
Gross liabilities, . . . . .	<hr/>	18,484 58
Surplus, . . . . .		<hr/> \$71,279 46

## INCOME.

Cash premiums received during the year, . . . . .	\$10,518 17	
Received for interest on mortgages, . . . . .	937 78	
for interest from all other sources, . . . . .	3,942 20	
Deposit notes received during the year, . . . . .	\$19,531 76	
Gross cash income, . . . . .		<hr/> \$15,398 15

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$2,952 59	
for brokerage and commissions, . . . . .	1,542 19	
for salaries and fees of officers and employees, . . . . .	1,574 99	
for State and local taxes, . . . . .	140 97	
for profits or surplus on terminated policies, . . . . .	3,210 42	
for rents, . . . . .	100 00	
for incidental expenses, . . . . .	345 78	
Gross cash expenditures, . . . . .		<hr/> \$9,866 94

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$1,800,352 87	
written during 1884, . . . . .	740,375 50	
Total, . . . . .	<hr/>	\$2,540,728 37
Risks terminated during 1884, . . . . .	596,879 53	
Net amount in force Dec. 31, 1884, . . . . .		<hr/> \$1,943,848 84
Deposit notes received on outstanding risks, . . . . .	60,877 98	
Losses incurred during the year, . . . . .	3,413 59	
Percentage of profits or surplus returned during 1884, 33½ to 50 per cent.		

DORCHESTER MUTUAL FIRE INSURANCE COMPANY,  
NEPONSET.

[Incorporated February, 1855. Commenced business July 2, 1855.]

EDMUND J. BAKER, *President.*

THOMAS F. TEMPLE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$15,000 00	\$17,550 00
Boston city bonds, . . . . .	5,000 00	5,200 00
Old Colony Railroad bonds, . . . . .	6,000 00	7,140 00
Boston & Lowell Railroad bonds, . . . . .	5,000 00	5,900 00
50 shares Blue Hill National Bank, . . . . .	5,000 00	5,600 00
20 " Howard National Bank, . . . . .	2,000 00	2,240 00
20 " Continental National Bank, . . . . .	2,000 00	2,140 00
12 " Hide and Leather National Bank, . . . . .	1,200 00	1,356 00
10 " New England National Bank, . . . . .	1,000 00	1,330 00
30 " Columbian National Bank, . . . . .	3,000 00	3,720 00
33 " State National Bank, . . . . .	3,300 00	3,894 00
10 " Mt. Wollaston National Bank, . . . . .	1,000 00	1,400 00
5 " Granite National Bank, . . . . .	500 00	650 00
10 " Weymouth National Bank, . . . . .	1,000 00	1,200 00
235 " Boston and Albany Railroad, . . . . .	23,500 00	39,832 00
220 " Old Colony Railroad, . . . . .	22,000 00	31,680 00
50 " Boston and Maine Railroad, . . . . .	5,000 00	8,300 00
1 " Boston and Lowell, Railroad, . . . . .	500 00	525 00
	<hr/>	<hr/>
	\$102,000 00	\$139,657 00

SUMMARY OF ASSETS, DECEMBER 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$21,000 00	
Loans on mort'ge of real estate (first liens), . . . . .	27,293 30	
Stocks, bonds, etc., as per schedule, . . . . .	139,657 00	
Cash deposited in bank, . . . . .	13,062 52	
Premiums in course of collection (net), . . . . .	6,894 37	
Interest due and accrued, . . . . .	3,252 12	
Office furniture, . . . . .	\$1,000 00	
Gross assets, . . . . .	<hr/>	\$211,159 31

LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	\$1,333 33	
Claims for losses disputed or resisted, . . . . .	3,000 00	
Unearned premiums on outstanding risks, . . . . .	82,822 94	
Salaries and incidental expenses, . . . . .	350 00	
Gross liabilities, . . . . .	<hr/>	87,506 27
Surplus, . . . . .		<hr/>
		\$123,653 04

## INCOME.

Cash premiums received during the year, .	\$44,297 66	
Deduct return premiums, . . . . .	950 59	
Net cash premiums received, . . . . .	<u>          </u>	\$43,347 07
Received for interest on mortgages, . . . . .		2,204 87
for interest from all other sources, . . . . .		6,602 48
for rents, . . . . .		916 25
Deposit notes received during the year, .	\$43,733 40	<u>          </u>
Gross cash income, . . . . .		\$53,070 67

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$23,696 69
for brokerage and commissions, . . . . .	7,056 92
for salaries and fees of officers and employees, . . . . .	4,396 95
for State and local taxes, . . . . .	834 88
for profits or surplus on terminated policies, . . . . .	14,409 92
for rents, . . . . .	300 00
for incidental expenses, . . . . .	681 96
for repairs on real estate, . . . . .	397 60
	<u>          </u>
Gross cash expenditures, . . . . .	\$51,774 92

## MISCELLANEOUS.

Risks outstanding December 31, 1883, . . . . .	\$10,229,148 00
written during 1884, . . . . .	2,999,660 00
Total, . . . . .	<u>          </u> \$13,228,808 00
Risks terminated during 1884, . . . . .	2,759,487 00
Net amount in force December 31, 1884, . . . . .	10,469,321 00
Deposit notes received on outstanding risks, . . . . .	165,645 88
Losses incurred during the year, . . . . .	15,643 02
Percentage of profits or surplus returned during 1884, 20, 30, 50 per cent.	
Average rate to date, 33 per cent.	

## ESSEX MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated, 1829. Commenced business, 1829.]

DAVID MOORE, *President.*CHARLES S. NICHOLS, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
20 shares Salem Gas Light Company, . . . . .	\$2,000 00	\$2,000 00
16 " Lynn Gas Light Company, . . . . .	1,600 00	1,376 00
15 " Cambridge Railroad Company, . . . . .	1,500 00	1,125 00
14 " Salem National Bank, . . . . .	1,400 00	1,722 00
11 " Asiatic National Bank, . . . . .	330 00	440 00
Toledo city bonds, . . . . .	2,000 00	2,180 00

	Par value.	Market value.
Chicago city bonds, . . . . .	\$2,000 00	\$2,280 00
Cleveland city bonds, . . . . .	2,000 00	2,310 00
Cincinnati city bonds, . . . . .	2,000 00	2,280 00
Springfield city bonds, . . . . .	1,000 00	1,370 00
Newburyport city bonds, . . . . .	1,000 00	1,100 00
Fall River city bonds, . . . . .	1,000 00	1,240 00
Portland city bonds, . . . . .	1,000 00	1,030 00
Brooklyn city bonds, . . . . .	1,000 00	1,240 00
St. Louis city bonds, . . . . .	1,000 00	1,160 00
Concord city bonds, . . . . .	1,000 00	1,150 00
Louisville city bonds, . . . . .	1,000 00	1,020 00
Medford town bonds, . . . . .	1,000 00	1,080 00
St. Louis county bonds, . . . . .	1,000 00	1,140 00
Eastern Railroad bonds, . . . . .	2,000 00	2,300 00
Northern Pacific Railroad bonds, . . . . .	2,000 00	2,000 00
Essex Railroad bonds, . . . . .	1,500 00	1,515 00
Old Colony Railroad bonds, . . . . .	2,000 00	2,390 00
Boston and Lowell Railroad bonds, . . . . .	1,000 00	1,160 00
Michigan Central Railroad bonds, . . . . .	1,000 00	1,100 00
Chicago, Bur. and Quincy Railroad bonds, . . . . .	2,000 00	2,310 00
	<hr/> \$36,330 00	<hr/> \$40,018 00

## SUMMARY OF ASSETS DEC, 31, 1884.

Loans on mort'ge of real estate (first liens),	\$2,500 00	
Stocks, bonds, etc., as per schedule, . . . . .	40,018 00	
Cash in the office of the company, . . . . .	990 24	
Premiums in course of collection (net), . . . . .	106 50	
Interest accrued, . . . . .	744 70	
Gross assets, . . . . .	<hr/>	\$44,359 44

## LIABILITIES.

Unearned premiums on outstanding risks, . . . . .	\$7,115 26	
Dividends due on terminated policies, . . . . .	293 23	
State and local taxes due or accrued, . . . . .	6 70	
Salaries and incidental expenses, . . . . .	260 00	
Gross liabilities, . . . . .	<hr/>	7,675 19
Surplus, . . . . .		<hr/> \$36,684 25

## INCOME.

Cash premiums received during the year, . . . . .	\$2,942 38	
Deduct return premiums, . . . . .	130 46	
Net cash premiums received, . . . . .	<hr/>	\$2,811 92
Received for interest on mortgages, . . . . .		104 53
for interest from all other sources, . . . . .		2,231 80
Deposit notes received during the year, . . . . .	\$8,767 14	
Gross cash income, . . . . .		<hr/> \$5,148 25

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$54 10
for brokerage and commissions, . . . . .	39 14
for salaries and fees of officers and employees, . . . . .	886 92
for State and local taxes, . . . . .	29 02
for profits or surplus on terminated policies, . . . . .	2,253 94
for incidental expenses, . . . . .	47 13
	<hr/>
Gross cash expenditures, . . . . .	\$3,310 25

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$780,200 00
written during 1884, . . . . .	150,050 00
Total, . . . . .	<hr/> \$930,250 00
Risks terminated during 1884, . . . . .	171,850 00
	<hr/>
Net amount in force Dec. 31, 1884, . . . . .	\$758,400 00
Deposit notes received on outstanding risks, . . . . .	42,691 53
Losses incurred during the year, . . . . .	54 10
Percentage of profits or surplus returned during 1884, 75 per cent.	
Average rate to date, 50 per cent.	

FALL RIVER MANUFACTURERS' MUTUAL INSURANCE  
COMPANY, FALL RIVER.

[Incorporated Feb. 17, 1870. Commenced business May 1, 1870.]

STEPHEN DAVOL, *President.* ISAAC B. CHACE, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
United States bonds, . . . . .	\$30,000 00	\$35,700 00
Old Colony Railroad bonds, . . . . .	10,000 00	12,200 00
Fall River city bonds, . . . . .	6,000 00	6,960 00
Worcester city bonds, . . . . .	1,000 00	1,140 00
Lawrence city bonds, . . . . .	5,000 00	5,700 00
Boston city bonds, . . . . .	5,000 00	5,700 00
Taunton city bonds, . . . . .	10,000 00	11,200 00
Corporation loans, . . . . .	88,000 00	88,000 00
	<hr/>	<hr/>
	\$155,000 00	\$166,600 00

## SUMMARY OF ASSETS DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . . . .	\$166,600 00
Cash in the office of the company, . . . . .	137 47
deposited in bank, . . . . .	12,135 29
Premiums in course of collection (net), . . . . .	827 38
Interest accrued, . . . . .	1,866 05
Gross assets, . . . . .	<hr/> \$181,566 19



## LIABILITIES.

Claimed and reported losses, not adjusted, .	\$8,000 00	
Unearned premiums on outstanding risks, .	84,159 83	
State and local taxes, due or accrued, .	346 17	
Gross liabilities, . . . . .	<u>          </u>	\$92,506 00
Surplus, . . . . .		<u>\$89,060 19</u>

## INCOME.

Cash premiums received during the year, .	\$175,756 44	
Deduct return premiums, . . . . .	6,320 27	
Net cash premiums received, . . . . .	<u>          </u>	\$169,436 17
Received for interest from all sources, .	. . . . .	8,010 08
Deposit notes received during the year, .	\$878,782 20	
Gross cash income, . . . . .		<u>\$177,446 25</u>

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$62,728 69
for salaries of officers and employees, . . . . .	4,160 00
for State and local taxes, . . . . .	1,662 82
for profits or surplus on terminated policies, . . . . .	101,142 12
for rents, . . . . .	276 00
for incidental expenses, . . . . .	2,843 80
Gross cash expenditures, . . . . .	<u>\$172,813 43</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$16,373,363 57
written during 1884, . . . . .	19,043,151 00
Total, . . . . .	<u>\$35,416,514 57</u>
Risks terminated during 1884, . . . . .	17,075,899 24
Net amount in force Dec. 31, 1884, . . . . .	\$18,340,615 33
Deposit notes received on outstanding risks, . . . . .	836,406 55
Losses incurred during the year, . . . . .	54,310 42
Percentage of profits or surplus returned during 1884, $65\frac{83}{100}$ per cent.	
Average rate to date, $53\frac{81}{100}$ per cent.	

# FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG.

[Incorporated March 23, 1847. Commenced business September 1, 1847.]

L. H. BRADFORD, *President.*

E. P. DOWNE, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
8 shares Lancaster National Bank, . . .	\$800 00	\$1,200 00
18 shares Old Colony Railroad, . . .	1,800 00	2,592 00
	<hr/>	<hr/>
	\$2,600 00	\$3,792 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
3 shares Putnam Machine Company, . . .	\$3,900 00	\$6,250 00
25 shares Washburn and Moen Manf'g Co.,	3,750 00	
150 shares Simonds Manufacturing Co., . .	18,750 00	13,800 00
	<hr/>	<hr/>
	\$26,400 00	\$20,050 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . .	\$6,268 00	
Loans on mor'ge of real estate (first liens),	79,096 47	
Stocks, bonds, etc., as per schedule, . . .	3,792 00	
Loans on collateral security, as per schedule,	20,050 00	
Personal loans, . . . . .	133,320 97	
Cash in the office of the company, . . .	1,130 22	
Deposited in bank, . . . . .	8,051 38	
Premiums in course of collection (net), . .	9,839 50	
Interest due and accrued, . . . . .	2,869 05	
Due from New York and New England R.R.,	1,350 00	
Gross assets, . . . . .	<hr/>	\$265,767 59

## LIABILITIES.

Losses and claims adjusted, but not due, . .	\$21,557 00	
Unearned premiums on outstanding risks, . .	137,144 54	
Dividends due on terminated policies, . . .	2,608 47	
State and local taxes, due or accrued, . . .	426 57	
Rents, salaries and incidental expenses, . .	332 50	
Gross liabilities, . . . . .	<hr/>	162,069 08
Surplus, . . . . .		\$103,698 51

## INCOME.

Cash premiums received during the year, . . . .	\$103,451 88
Received for interest from all sources, . . . .	15,119 74
Deposit notes received during the year, . . . .	\$103,010 60
	<hr/>
	\$118,571 62

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$57,701 68
for brokerage and commissions, . . . . .	14,843 81
for salaries and fees of officers and employees, . . . . .	5,148 00
for State and local taxes, . . . . .	856 82
for profits or surplus on terminated policies, . . . . .	31,894 57
for rents, . . . . .	600 00
for incidental expenses, . . . . .	2,418 88
Gross cash expenditures, . . . . .	<u>\$113,463 76</u>

## MISCELLANEOUS.

Risks outstanding December 31, 1883, . . . . .	\$17,198,048 00
written during 1884, . . . . .	6,361,919 00
Total, . . . . .	<u>\$23,559,967 00</u>
Risks terminated during 1884, . . . . .	5,743,198 00
Net amount in force December 31, 1884, . . . . .	\$17,816,769 00
Deposit notes received on outstanding risks, . . . . .	274,289 08
Losses incurred during the year, . . . . .	70,510 41
Percentage of profits or surplus returned during 1884, 20 and 50 per cent.	

FRANKLIN MUTUAL FIRE INSURANCE COMPANY,  
GREENFIELD.

[Incorporated February 11, 1828. Commenced business September 29, 1829.]

JAMES S. GRINNELL, *President*. GORHAM D. WILLIAMS, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Vermont and Massachusetts R. R. bonds, . . . . .	\$11,000 00	\$12,100 00
17 shares Shelburne Falls National Bank, . . . . .	1,700 00	2,380 00
50 shares Greenfield Gas Light Company, . . . . .	2,500 00	2,500 00
	<u>\$15,200 00</u>	<u>\$16,980 00</u>

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans of mor'ge of real estate (first liens), . . . . .	\$612 19
Stocks, bonds, etc., as per schedule, . . . . .	16,980 00
Loans on personal security, . . . . .	270 31
Cash deposited in bank, . . . . .	2,383 57
Premiums in course of collection (net), . . . . .	1,222 76
Interest accrued, . . . . .	159 33
Office furniture, . . . . .	\$500 00
Gross assets, . . . . .	<u>\$21,628 16</u>

## LIABILITIES.

Claimed and reported losses, not adjusted,	*\$1,430 38	
Unearned premiums on outstanding risks,	13,961 12	
Return premiums on cancelled policies,	108 66	
State and local taxes, due or accrued,	8 32	
Ren, salaries and incidental expenses,	218 50	
Gross liabilities,	<u>          </u>	\$15,726 98
Surplus,		<u>\$5,901 18</u>

## INCOME.

Cash premiums received during the year,	\$4,830 42	
Deduct return premiums,	196 55	
Net cash premiums received,	<u>          </u>	\$4,633 87
Received for interest on mortgages,		3 31
for interest from all other sources,		885 50
Deposit notes received during the year,	\$13,901 61	
Gross cash income,		<u>\$5,522 68</u>

## EXPENDITURES.

Paid for losses during the year,	\$1,459 37	
for brokerage and commissions,	523 10	
for salaries and fees of officers and employees,	903 09	
for State and local taxes,	43 60	
for profits or surplus on terminated policies,	956 98	
for rents,	170 83	
for incidental expenses,	142 75	
Gross cash expenditures,		<u>\$4,199 72</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883,	\$2,332,691 00	
written during 1884,	410,754 00	
Total,	<u>          </u>	\$2,743,445 00
Risks terminated during 1884,		398,995 00
Net amount in force Dec. 31, 1884,		<u>\$2,344,450 00</u>
Deposit notes received on outstanding risks,		83,767 32
Losses incurred during the year,		2,889 75
Percentage of profits or surplus returned during 1884, 20 and 25 per cent		

\* Since paid.

GROVELAND MUTUAL FIRE INSURANCE COMPANY,  
GROVELAND.

[Incorporated March 28, 1828. Commenced business, March 28, 1828.]

MOSES FOSTER, *President*.

*Secretary*, N. H. GRIFFITH.

[NOTE.— This company charges no cash premium, but relies upon assessments upon deposit notes to pay losses and expenses.]

SUMMARY OF ASSETS, DEC. 31, 1884.

Cash in the office of the company, . . . . .	\$53 06
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Gross assets, . . . . .	\$53 06
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LIABILITIES.

Losses and claims adjusted, but not due, . . . . .	\$833 73
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Owing for borrowed money, . . . . .	4,600 00
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Gross liabilities, . . . . .	\$5,433 73
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INCOME.

Received from assessments on deposit notes, . . . . .	\$387 66
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from borrowed money, . . . . .	2,450 00
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from policy fees, etc., . . . . .	266 00
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Deposit notes received during the year, . . . . .	\$25,869 65
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Gross cash income, . . . . .	\$3,103 66
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EXPENDITURES.

Paid for losses during the year, . . . . .	\$2,303 17
--	------------

for salaries and fees of officers and employees, . . . . .	559 71
--	--------

for interest on borrowed money, . . . . .	143 38
---	--------

for State and local taxes, . . . . .	4 00
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for rents, . . . . .	25 00
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for incidental expenses, . . . . .	43 36
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Gross cash expenditures, . . . . .	\$3,078 62
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MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$1,480,596 00
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written during 1884, . . . . .	381,335 00
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Total, . . . . .	\$1,861,931 00
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Risks terminated during 1884, . . . . .	340,892 00
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Net amount in force Dec. 31, 1884, . . . . .	\$1,521,039 00
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Deposit notes received on outstanding risks, . . . . .	93,521 13
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Losses incurred during the year, . . . . .	3,136 90
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# HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, NORTHAMPTON.

[Incorporated March 6, 1830. Commenced business July 1, 1832.]

GEO. W. HUBBARD, *President.*

OLIVER WALKER, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
63 shares Connecticut River Railroad, . . .	\$6,300 00	\$10,395 00
24 " Chicago, Burl and Quincy R. R., . . .	2,400 00	2,760 00
20 " Northampton National Bank, . . .	2,000 00	3,300 00
Kansas Pacific Railroad consols, . . .	5,000 00	4,600 00
	<hr/>	<hr/>
	\$15,700 00	\$21,055 00

## SUMMARY OF ASSETS, DECEMBER 31, 1884.

Loans on mortgage of real estate, . . .	\$28,300 00	
Stocks, bonds, etc., as per schedule, . . .	21,055 00	
Cash in the office of the company, . . .	51 36	
Cash deposited in the bank, . . .	2,781 91	
Interest accrued, . . .	886 99	
Office furniture, . . . \$500 00		
Gross assets, . . .	<hr/>	\$53,075 26

## LIABILITIES.

Unearned premiums on outstanding risks, . . .	\$23,372 24	
Dividends due on terminated policies, . . .	144 90	
State and local taxes, due or accrued, . . .	17 55	
Gross liabilities, . . .		23,534 69
		<hr/>
Surplus, . . .		\$29,540 57

## INCOME.

Cash premiums received during the year, . . .	\$9,416 88	
Deduct return premiums, . . .	325 59	
	<hr/>	
Net cash premiums received, . . .		\$9,091 29
Received for interest on mortgages, . . .		1,813 75
for interest from all other sources, . . .		1,109 94
Deposit notes received during the year, . . .	\$28,250 64	
		<hr/>
Gross cash income, . . .		\$11,514 98

## EXPENDITURES.

Paid for losses during the year, . . .	\$4,549 91
for brokerage and commissions, . . .	901 15
for salaries and fees of officers and employees, . . .	1,454 00
for State and local taxes, . . .	92 53
for profits or surplus on terminated policies, . . .	3,313 55

Paid for rents, . . . . .	\$150 00
for incidental expenses, . . . . .	230 56
	<hr/>
Gross cash expenditures, . . . . .	\$10,691 70

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$3,537,492 00
written during 1884, . . . . .	762,585 00
Total, . . . . .	<hr/> \$4,300,077 00
Risks terminated during 1884, . . . . .	706,900 00
	<hr/>
Net amount in force Dec. 31, 1884, . . . . .	\$3,593,177 00
Deposit notes received on outstanding risks, . . . . .	140,085 65
Losses incurred during the year, . . . . .	4,549 91
Percentage of profits or surplus returned during 1884, 40 per cent.	
Average rate to date, 40 per cent.	

HINGHAM MUTUAL FIRE INSURANCE COMPANY,  
HINGHAM.

[Incorporated March 4, 1826. Commenced business Sept. 1, 1826.]

AMOS BATES, *President.*HENRY W. CUSHING, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
57 shares Hingham National Bank, . . . . .	\$3,990 00	\$3,990 00
60 " Old Colony Nat'l Bank, Plymouth, . . . . .	6,000 00	9,000 00
15 " Abington National Bank, . . . . .	1,500 00	1,875 00
10 " Globe National Bank, Boston, . . . . .	1,000 00	955 00
19 " Hamilton National Bank, Boston, . . . . .	1,900 00	2,341 75
29 " Eagle National Bank, Boston, . . . . .	2,900 00	3,197 25
12 " Union National Bank, Boston, . . . . .	1,200 00	1,623 00
34 " State National Bank, Boston, . . . . .	3,400 00	4,020 50
26 " North America Nat'l B'k, Boston, . . . . .	2,600 00	2,730 00
11 " Commerce Nat'l Bank, Boston, . . . . .	1,100 00	1,265 00
45 " Webster National Bank, Boston, . . . . .	4,500 00	4,950 00
50 " Hingham Water Company, . . . . .	5,000 00	5,000 00
92 " Old Colony Railroad, . . . . .	9,200 00	13,271 00
84 " Boston and Albany Railroad, . . . . .	8,400 00	14,238 00
United States bonds, . . . . .	10,000 00	11,312 50
Maine State bonds, . . . . .	11,000 00	12,210 00
Portland city bonds, . . . . .	3,000 00	3,465 00
Hingham Water Company, bonds, . . . . .	5,000 00	5,000 00
Plymouth water scrip, . . . . .	4,000 00	4,000 00
Boston and Albany Railroad bonds, . . . . .	5,000 00	6,000 00

	Par value.	Market value.
Boston and Lowell Railroad bonds, . . .	\$10,000 00	\$11,750 00
Boston and Maine Railroad bonds, . . .	10,000 00	12,100 00
Eastern Railroad bonds, . . . . .	5,000 00	5,775 00
Chicago, Bur. and Quincy Railroad bonds, .	5,000 00	6,387 50
Union Pacific Railroad bonds, . . . . .	5,000 00	5,500 00
Town of Hull note, . . . . .	3,500 00	3,500 00
	<hr/>	<hr/>
	\$129,190 00	\$155,456 50

## SUMMARY OF ASSETS DEC. 31, 1884.

Cash value of unencumbered real estate, . .	\$9,500 00	
Loans on mort'ge of real estate (first liens),	146,750 00	
Stocks, bonds, etc., as per schedule, . . .	155,456 50	
Cash in the office of the company, . . . .	346 38	
deposited in bank, . . . . .	27,584 43	
Premiums in course of collection (net), . .	633 09	
Interest due and accrued, . . . . .	9,771 39	
Gross assets, . . . . .	<hr/>	\$350,041 79

## LIABILITIES.

Claimed and reported losses, not adjusted, .	\$1,270 00	
Unearned premiums on outstanding risks, .	184,610 09	
State and local taxes, due or accrued, . .	98 69	
Rents, salaries and incidental expenses, . .	124 00	
Gross liabilities, . . . . .	<hr/>	186,102 78
Surplus, . . . . .		\$163,939 01

## INCOME.

Cash premiums received during the year, . . . .	\$53,294 71
Received for interest on mortgages, . . . . .	8,749 63
for interest from all other sources, . . . . .	8,595 12
for rents, . . . . .	483 00
Deposit notes received during the year, . . . .	\$52,170 23
Gross cash income, . . . . .	<hr/>
	\$71,122 46

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$12,745 38
for brokerage and commissions, . . . . .	7,601 46
for salaries and fees of officers and employees, .	3,381 86
for State and local taxes, . . . . .	613 19
for profits or surplus on terminated policies, . .	34,278 94
for incidental expenses, . . . . .	822 57
Gross cash expenditures, . . . . .	<hr/>
	\$59,443 40

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$22,016,846 00
written during 1884, . . . . .	3,670,365 00
Total, . . . . .	<hr/> \$25,687,211 00
Risks terminated during 1884, . . . . .	2,985,348 00
Net amount in force Dec. 31, 1884, . . . . .	\$22,701,863 00
Deposit notes received on outstanding risks, . . . . .	599,174 90
Losses incurred during the year, . . . . .	11,280 38
Percentage of profits or surplus returned during 1884, 65 per cent.	
Average rate to date, 75 per cent.	

## HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated March 14, 1843. Commenced business May 23, 1843.]

CHARLES H. PRICE, *President*.THOMAS H. JOHNSON, *Secretary*.

GUARANTY CAPITAL, \$100,000.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$40,000 00	\$49,150 00
Massachusetts state bonds, . . . . .	4,000 00	4,480 00
New Hampshire state bonds, . . . . .	4,000 00	4,860 00
Marion County (Ind.) bonds, . . . . .	5,000 00	5,300 00
Boston (Mass.) city bonds, . . . . .	5,000 00	5,250 00
Cincinnati (O.) city bonds, . . . . .	17,000 00	21,425 00
Cleveland (O.) city bonds, . . . . .	5,000 00	5,800 00
Chicago (Ill.) city bonds, . . . . .	8,000 00	9,330 00
Chelsea (Mass.) city bonds, . . . . .	17,000 00	19,380 00
Evansville (Ind.) city bonds, . . . . .	5,000 00	5,000 00
Hartford (Conn.) city bonds, . . . . .	10,000 00	11,300 00
Jeffersonville (Ind.) city bonds, . . . . .	7,000 00	7,630 00
Jacksonville (Ill.) city bonds, . . . . .	5,000 00	5,100 00
Lawrence (Mass.) city bonds, . . . . .	5,000 00	5,850 00
St. Paul (Minn.) city bonds, . . . . .	10,000 00	10,500 00
Lowell (Mass.) city bonds, . . . . .	4,000 00	4,480 00
Milwaukee (Wis.) city bonds, . . . . .	7,500 00	8,125 00
Minneapolis (Minn.) city bonds, . . . . .	5,000 00	6,100 00
Portland (Me.) city bonds, . . . . .	5,000 00	5,150 00
St. Louis (Mo.) city bonds, . . . . .	15,000 00	16,200 00
Salem (Mass.) city bonds, . . . . .	10,000 00	11,200 00
Delaware and Hudson Canal Co. bonds, . . . . .	5,000 00	6,275 00
Baltimore and Ohio Railroad bonds, . . . . .	10,000 00	11,300 00
Chesapeake and Ohio Railroad bonds, . . . . .	10,000 00	10,150 00
Chicago, Burl. and Quincy Railroad bonds, . . . . .	16,500 00	19,635 00

	Par value.	Market value.
Chicago and Alton Railroad bonds, . . .	\$5,000 00	\$5,900 00
Chicago and Eastern Illinois R. R. bonds, .	5,000 00	5,400 00
Central Pacific Railroad land grant bonds,	10,000 00	10,000 00
Central Pacific R. R. first mortgage bonds,	7,000 00	7,875 00
Central New Jersey Railroad bonds, . . .	6,000 00	6,010 00
Denver, S. Pk. and Pacific Railroad bonds,	7,000 00	5,600 00
Eastern Railroad bonds, . . . . .	10,000 00	11,575 00
Jackson, Lan'g and Saginaw R. R. bonds, .	6,000 00	6,780 00
Lehigh Valley Railroad bonds, . . . . .	5,000 00	6,100 00
New York and New England R. R. bonds,	15,000 00	15,420 00
Scioto Valley Railroad bonds, . . . . .	6,000 00	5,100 00
Terre Haute and So. Eastern R. R. bonds, .	5,000 00	5,000 00
Union Pacific Railroad bonds, . . . . .	15,000 00	17,025 00
Canada and Vermont Railroad bonds, . . .	2,000 00	1,100 00
31 shares Old Colony Railroad, . . . . .	3,100 00	4,572 50
50 " Portland, Ports. and Saco R. R. . . .	5,000 00	5,825 00
100 " Pitts., Ft. Wayne and Chic. R. R., . .	10,000 00	12,675 00
40 " National Exchange B'k, Salem, . . .	4,000 00	4,600 00
10 " First National Bank, Salem, . . . .	1,000 00	1,250 00
35 " Mercantile Nat'l Bank, Salem, . . .	3,500 00	4,208 75
41 " Naumkeag Nat'l Bank, Salem, . . . .	4,100 00	5,617 00
140 " Salem National Bank, Salem, . . .	14,000 00	17,080 00
30 " Atlantic National Bank, Boston, . . .	3,000 00	4,537 50
50 " Nat'l Bank of Republic, Boston, . . . .	5,000 00	6,650 00
15 " Blackstone Nat'l Bank, Boston, . . . .	1,500 00	1,537 50
50 " Freeman's Nat'l Bank, Boston, . . . . .	5,000 00	5,400 00
30 " Globe National Bank, Boston, . . . . .	3,000 00	2,865 00
100 " Merchants' Nat'l Bank, Boston, . . . .	10,000 00	13,400 00
30 " National Revere Bank, Boston, . . . .	3,000 00	3,600 00
100 " Second National Bank, Boston, . . . .	10,000 00	15,100 00
40 " Shoe and Leather Nat'l Bank, . . . . .	4,000 00	3,800 00
10 " Merchants' Nat'l Bank, Salem, . . . .	500 00	680 00
10 " Beverly National Bank, Beverly, . . . .	1,000 00	1,280 00
20 " So. Danvers Nat'l B'k, Peabody, . . . .	2,000 00	3,000 00
25 " First Nat'l Bank, Newburyport, . . . .	2,500 00	3,100 00
	<hr/>	<hr/>
	\$434,200 00	\$498,633 25

## SUMMARY OF ASSETS DEC. 31, 1884.

Cash value of unencumbered real estate, . .	\$35,000 00	
Loans on mortgage of real estate (first liens),	61,800 00	
Stocks, bonds, etc., as per schedule, . . .	498,633 25	
Cash in the office of the company, . . . .	3,144 64	
Deposited in bank, . . . . .	3,372 16	
Premiums in course of collection (net), . .	456 64	
Interest due and accrued, . . . . .	6,353 12	
Gross assets, . . . . .	<hr/>	\$608,759 81



## LIABILITIES.

Claimed and reported losses, not adjusted,	\$500 00	
Claims for losses disputed or resisted, .	2,100 00	
Unearned premiums on outstanding risks, .	144,258 00	
Gross liabilities, . . . . .	<u>          </u>	\$146,858 00
Surplus, . . . . .		\$461,901 81

## INCOME.

Cash premiums received during the year, .	\$84,500 08	
Deduct return premiums, . . . . .	1,826 54	
Net cash premiums received, . . . . .	<u>          </u>	\$82,673 54
Received for interest on mortgages, . . . . .		3,140 34
for interest from all other sources, . . . . .		25,466 85
for rents, . . . . .		2,489 20
Deposit notes received during the year, .	\$83,147 37	
Gross cash income, . . . . .		<u>\$113,769 93</u>

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$23,164 62
for brokerage and commissions, . . . . .	12,642 44
for salaries and fees of officers and employees, . . . . .	9,387 00
for state and local taxes, . . . . .	986 22
for profits or surplus on terminated policies, . . . . .	24,351 44
for incidental expenses, . . . . .	2,424 21
for dividends on guaranty capital, . . . . .	7,000 00
Gross cash expenditures, . . . . .	<u>\$79,955 93</u>

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$20,077,524 00
Risks written during 1884, . . . . .	6,348,780 00
Total, . . . . .	<u>\$26,426,304 00</u>
Risks terminated during 1884, . . . . .	5,500,650 00
Net amount in force Dec. 31, 1884, . . . . .	\$20,925,654 00
Deposit notes received on outstanding risks, . . . . .	287,997 80
Losses incurred during the year, . . . . .	20,364 62
Whole amount of net profits reserved for the security of the insured, . . . . .	90,485 45
Rate of interest actually realized upon the investments of guaranty capital, 5.79 per cent.	

## LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated March 6, 1832. Commenced business April, 1832.]

J. C. ABBOTT, *President.*E. T. ABBOTT, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Lowell Railroad bonds, . . .	\$6,000 00	\$6,990 00
Lowell and Lawrence Railroad bonds, . . .	4,000 00	4,440 00
Boston, Concord and Montreal R. R. bonds, . . .	6,000 00	6,397 50
Consolidated R. R. of Vermont bonds, . . .	1,000 00	575 00
Edwardsville town bonds, . . . . .	1,000 00	1,000 00
1 share Pacific Mills, . . . . .	1,000 00	1,500 00
2 shares Hamilton Manufacturing Co., . . .	2,000 00	1,500 00
10 shares Lowell Manufacturing Company, . . .	6,900 00	5,800 00
5 shares Massachusetts Cotton Mills, . . .	5,000 00	5,287 50
5 shares Appleton Company, . . . . .	5,000 00	5,250 00
6 shares Merrimac Manufacturing Co., . . .	6,000 00	7,590 00
50 shares Franklin Company, . . . . .	5,000 00	4,962 50
30 shares Hill Manufacturing Company, . . .	3,000 00	2,415 00
6 shares Vermont and Massachusetts R. R., . . .	600 00	777 00
20 shares First National Bank, Lowell, . . .	2,000 00	3,100 00
	<hr/>	<hr/>
	\$54,500 00	\$57,584 50

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens),	\$9,900 00	
Stocks, bonds, etc., as per schedule, . . .	57,584 50	
Cash deposited in bank, . . . . .	4,653 14	
Premiums in course of collection (net), . . .	586 97	
Interest due and accrued, . . . . .	762 01	
Gross assets, . . . . .	<hr/>	\$73,486 62

## LIABILITIES.

Unearned premiums on outstanding risks,	\$16,319 87	
Gross liabilities, . . . . .	<hr/>	16,319 87
Surplus, . . . . .		<hr/> \$57,166 75

## INCOME.

Cash premiums received during the year, . .	\$10,043 83	
Deduct return premiums, . . . . .	160 85	
Net cash premiums received, . . . . .	<hr/>	\$9,882 98
Received for interest on mortgages, . . . . .		586 66
for interest from all other sources, . . . . .		2,753 63
for rents, . . . . .		75 00
from all other sources, . . . . .		1,000 00
Deposit notes received during the year, . .	\$19,653 88	
Gross cash income, . . . . .		<hr/> \$14,298 27

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$2,439 17
for brokerage and commissions, . . . . .	219 17
for salaries and fees of officers and employees, . . . . .	2,910 50
for State and local taxes, . . . . .	94 48
for profits or surplus on terminated policies, . . . . .	3,474 69
for rents, . . . . .	150 00
for incidental expenses, . . . . .	768 57
	<hr/>
Gross cash expenditures, . . . . .	\$10,056 58

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$2,417,425 00
Risks written during 1884, . . . . .	220,100 00
Total, . . . . .	<hr/> \$2,637,525 00
Risks terminated during 1884, . . . . .	77,175 00
	<hr/>
Net amount in force Dec. 31, 1884, . . . . .	\$2,560,350 00
Deposit notes received on outstanding risks, . . . . .	65,279 48
Losses incurred during the year, . . . . .	519 17
Percentage of profits or surplus returned during 1884, 40 and 50 per cent.	

## LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated February 20, 1828. Commenced business August 1, 1828.]

THOMAS B. NEWHALL, *President*. WILLIAM F. JOHNSON, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

[NOTE. — Risks taken only in Lynn, Saugus, Lynnfield, Swampscott and Nahant.]

	Par value.	Market value.
52 shares First National Bank, Lynn, . . . . .	\$5,200 00	\$6,240 00
20 " City National Bank, Lynn, . . . . .	2,000 00	3,500 00
5 " Central National Bank, Lynn, . . . . .	500 00	700 00
10 " Merchants' Nat'l Bank, Boston, . . . . .	1,000 00	1,380 00
32 " Atch., Top. and Santa Fe R. R., . . . . .	3,200 00	2,496 00
United States bonds, . . . . .	2,000 00	2,400 00
Chicago city bonds, . . . . .	2,000 00	2,300 00
St. Louis city bonds, . . . . .	2,000 00	2,040 00
Burlington city bonds, . . . . .	500 00	500 00
Omaha city bonds, . . . . .	2,000 00	2,130 00
Toledo city bonds, . . . . .	1,000 00	1,030 00
Cedar Rapids and Mo. Railroad bonds, . . . . .	2,000 00	2,300 00
Revere Beach Railroad bonds, . . . . .	2,000 00	2,240 00
Ind., Dec. and Springfield Railroad bonds, . . . . .	1,000 00	1,000 00
Ohio and West Virginia Railroad bonds, . . . . .	1,000 00	1,120 00
Chicago, Mil. and St. Paul Railroad bonds, . . . . .	1,000 00	1,000 00
Southern Pacific Railroad bonds, . . . . .	500 00	500 00

	Par value.	Market value.
Atch., Top. and Santa Fe Railroad bonds, .	\$2,000 00	\$2,400 00
Atlantic and Pacific Railroad bonds, . .	1,000 00	880 00
Mexican Central Railroad bonds, . . .	1,000 00	440 00
Oregon Short Line Railroad bonds, . . .	2,000 00	1,750 00
Ogdensburgh Railroad bonds, . . . .	2,000 00	1,800 00
Lynn and Boston Railroad bonds, . . .	2,000 00	2,200 00
Missouri Valley Railroad bonds, . . . .	2,000 00	2,130 00
Sonora Railroad bonds, . . . . .	2,000 00	1,920 00
Coupon note, . . . . . \$103 35		
	<hr/>	<hr/>
	\$42,900 00	\$46,396 00

## SUMMARY OF ASSETS, DECEMBER 31, 1884.

Loans on mortgage of real estate (first liens),	\$11,975 00	
Stocks, bonds, etc., as per schedule, . . .	46,396 00	
Loans on personal security, . . . . .	950 00	
Cash in the office of the Company, . . . .	134 02	
Cash deposited in the bank, . . . . .	3,160 62	
Premiums in course of collection (net), . .	238 13	
Interest due and accrued, . . . . .	1,184 72	
Office furniture, etc., . . . . . \$400 00		
Gross assets, . . . . .	<hr/>	\$64,038 49

## LIABILITIES.

Claimed and reported losses, not adjusted,	\$200 00	
Unearned premiums on outstanding risks,	10,768 61	
Dividends due to terminated policies, . . .	48 17	
Gross liabilities, . . . . .		11,016 78
		<hr/>
Surplus, . . . . .		\$53,021 71

## INCOME.

Cash premiums received during the year, .	\$5,175 63	
Deduct return premiums, . . . . .	227 31	
Net cash premiums received, . . . . .	<hr/>	\$4,948 32
Received for interest on mortgages, . . . .		451 75
for interest from all other sources, . . . .		2,868 21
Deposit notes received during the year, . .	\$20,671 32	
		<hr/>
Gross cash income, . . . . .		\$8,268 28

## EXPENDITURES.

Paid for losses during the year, . . . . .		\$313 58
for salaries and fees of officers and employees, . .		1,500 00
for State and local taxes, . . . . .		46 29
for profits or surplus on terminated policies, . .		2,982 43
for rents, . . . . .		200 00
for incidental expenses, . . . . .		325 20
		<hr/>
Gross cash expenditures, . . . . .		\$5,367 50

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . .	\$1,451,341 00
Risks written during 1884, . . .	374,445 00
Total, . . .	<hr/> \$1,825,786 00
Risks terminated during 1884, . . .	345,605 00
Net amount in force Dec. 31, 1884, . . .	\$1,480,181 00
Deposit notes received on outstanding risks, . . .	80,835 52
Losses incurred during the year, . . .	513 58
Percentage of profits or surplus returned during 1884, 60 per cent.	
Average rate to date, 75 per cent.	

## MASSACHUSETTS MUTUAL FIRE INSURANCE CO., BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Jan. 1, 1873.]

CHARLES B. CUMINGS, *President.* JOHN M. CORBETT, *Secretary.**Office, 28 State Street.*

GUARANTY CAPITAL, \$200,000.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
150 shares Tremont National Bank, . . .	\$15,000 00	\$15,150 00
80 " Hamilton National Bank, . . .	8,000 00	9,840 00
100 " Merchants' National Bank, . . .	10,000 00	13,400 00
70 " Union National Bank, . . .	7,000 00	9,450 00
160 " New England National Bank, . . .	16,000 00	21,280 00
100 " Columbian National Bank, . . .	10,000 00	12,400 00
25 " Globe National Bank, . . .	2,500 00	2,400 00
100 " Webster National Bank, . . .	10,000 00	11,000 00
50 " Boston and Maine Railroad, . . .	5,000 00	8,300 00
100 " Atch., Top. and Santa Fé R.R., . . .	10,000 00	7,700 00
Eastern Railroad bonds, . . .	8,000 00	9,260 00
Nashua and Rochester Railroad bonds, . . .	10,000 00	10,100 00
Michigan Central Railroad bonds, . . .	6,000 00	6,615 00
Burlington and Mo. River Railroad bonds, . . .	29,800 00	30,117 00
Ks. City, Sp'g'fi'd and Memphis R.R. bonds, . . .	10,000 00	10,250 00
Kansas and Missouri Railroad bonds, . . .	12,000 00	10,800 00
Atch., Topeka and Santa Fé R.R. bonds, . . .	10,000 00	10,350 00
Kansas City, Lawrence and So. R.R. bonds, . . .	6,000 00	6,480 00
Chicago, Burl. and Quincy Railroad bonds, . . .	11,000 00	9,650 00
Boston and Lowell Railroad bonds, . . .	10,000 00	10,500 00
	<hr/> \$206,300 00	<hr/> \$225,042 00



## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$15,000 00	
Loans on mort'ge of real estate (first liens), . . . . .	73,000 00	
Stocks, bonds, etc., as per schedule, . . . . .	225,042 00	
Cash deposited in bank, . . . . .	8,071 32	
Premiums in course of collection (net), . . . . .	1,273 28	
Interest accrued, . . . . .	3,144 90	
Gross assets, . . . . .	<hr/>	\$325,531 50

## LIABILITIES.

Unearned premiums on outstanding risks, . . . . .	\$73,958 20	
Return premiums on cancelled policies, . . . . .	127 40	
Dividends due on terminated policies, . . . . .	1,508 31	
Gross liabilities, . . . . .	<hr/>	75,593 91
Surplus, . . . . .		<hr/> \$249,937 59

## INCOME.

Cash premiums received during the year, . . . . .	\$25,097 32	
Deduct return premiums,* . . . . .	196 49	
Net cash premiums received, . . . . .	<hr/>	\$24,900 83
Received for interest on mortgages, . . . . .		3,910 15
for interest from all other sources, . . . . .		11,902 97
for rents, . . . . .		1,212 00
from premium on bonds sold, . . . . .		350 00
from return tax, . . . . .		2,832 05
Gross cash income, . . . . .		<hr/> \$45,108 00

## EXPENDITURES.

Paid for losses during the year, . . . . .		\$2,144 69
for brokerage and commissions, . . . . .		2,856 19
for salaries and fees of officers and employees, . . . . .		10,192 29
for interest on borrowed money, . . . . .		67 43
for State and local taxes, . . . . .		1,159 14
for rents, . . . . .		2,812 50
for incidental expenses, . . . . .		1,294 18
for dividends on guaranty capital, . . . . .		14,000 00
Paid for profits or surplus on terminated policies, . . . . .	\$5,023 63	
Cash premiums on cancelled policies returned, . . . . .	1,052 06	
	<hr/>	6,075 69
Gross cash expenditures, . . . . .		<hr/> \$40,602 11

\* On cancelled policies written during the year.

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . .	\$16,616,526 00
Risks written during 1884, . . . .	3,052,187 00
Total, . . . . .	—————\$19,668,713 00
Risks terminated during 1884, . . . .	2,561,516 00
Net amount in force Dec. 31, 1884, . . . .	\$17,107,197 00
Losses incurred during the year, . . . .	2,144 69
Percentage of profits or surplus returned during 1884, 25 per cent.	
Average rate to date, 22½ per cent.	
Whole amount of net profits reserved for the security of the insured,	
\$22,230.51.	
Rate of interest realized on investments of guarantee capital, 5½ <sub>100</sub> per cent.	

# MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April 1, 1846. Commenced business Jan. 1, 1847.]

JOHN D. WASHBURN, *President.*

ELIJAH B. STODDARD, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Worcester and Nashua R. R. bonds, . . . .	\$20,000 00	\$20,600 00
Providence and Worcester R. R. bonds, . . . .	25,000 00	30,000 00
Providence and Worcester R. R. loan, . . . .	25,000 00	25,000 00
Lawrence city bonds, . . . . .	20,000 00	20,600 00
20 shares Central Bank, . . . . .	2,000 00	2,700 00
25 " Wachusett Bank, . . . . .	2,500 00	5,000 00
20 " Westminster Bank, . . . . .	2,000 00	2,000 00
13 " Mechanics' Bank, . . . . .	1,300 00	1,495 00
6 " Quinsigamond Bank, . . . . .	600 00	690 00
50 " Atch., Topeka and Santa Fé R. R., . . . .	5,000 00	3,950 00
50 " Union Pacific Railroad, . . . . .	5,000 00	2,500 00
	—————	—————
	\$108,400 00	\$114,535 00

Securities held as collateral for cash loans : —

	Loaned thereon.
10 shares Worcester and Nashua R. R., . . . . .	} \$1,500 00
5 " Worcester Safe Deposit and Trust Company, . . . .	

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . .	\$25,000 00
Loans on mortgage of real estate (first liens), . . . .	6,000 00
Stocks, bonds, etc., as per schedule, . . . .	114,535 00
Loans on collateral security, as per schedule, . . . .	1,500 00

Cash in the office of the company, . . .	\$184 17	
Cash deposited in the bank, . . .	86,843 33	
Premiums in course of collection (net), . . .	3,818 53	
Interest accrued, . . . . .	1,000 00	
Gross assets, . . . . .	<hr/>	\$238,881 03

## LIABILITIES.

Claimed and reported losses, not adjusted, . . .	\$4,000 00	
Unearned premiums on outstanding risks, . . .	113,985 29	
Dividends due on terminated policies, . . .	1,500 00	
Gross liabilities, . . . . .	<hr/>	119,485 29
Surplus, . . . . .		<hr/> \$119,395 74

## INCOME.

Cash premiums received during the year, . . .	\$61,152 56	
Deduct return premiums, . . . . .	2,055 43	
Net cash premiums received, . . . . .	<hr/>	\$59,097 13
Received for interest on mortgages, . . . . .		150 00
for interest from all other sources, . . . . .		8,673 07
for rents, . . . . .		1,914 54
Deposit notes received during the year, . . .	\$60,471 36	
Gross cash income, . . . . .		<hr/> \$69,834 74

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$22,053 74	
for brokerage and commissions, . . . . .	8,729 10	
for salaries and fees of officers and employees, . . .	6,439 75	
for State and local taxes, . . . . .	1,174 11	
for profits or surplus on terminated policies, . . .	18,198 71	
for rents, . . . . .	750 00	
for incidental expenses, . . . . .	2,081 63	
repairs on real estate, . . . . .	615 23	
Gross cash expenditures, . . . . .		<hr/> \$60,042 27

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$15,084,266 00	
written during 1884, . . . . .	4,490,926 00	
Total, . . . . .	<hr/>	\$19,575,192 00
Risks terminated during 1884, . . . . .		3,542,944 00
Net amount in force Dec. 31, 1884, . . . . .		\$16,032,248 00
Deposit notes received on outstanding risks, . . .		227,970 58
Losses incurred during the year, . . . . .		26,053 74
Percentage of profits or surplus returned during 1884, 20, 30 and 50 per cent.		

MERRIMACK MUTUAL FIRE INSURANCE COMPANY,  
ANDOVER.

[Incorporated February 7, 1828. Commenced business March 1, 1828.]

WILLIAM S. JENKINS, *President*.

JOSEPH A. SMART, *Secretary*.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$27,000 00	\$36,045 00
Maine State bonds, . . . . .	6,000 00	6,660 00
Cincinnati city bonds, . . . . .	13,000 00	16,290 00
Cleveland city bonds, . . . . .	2,000 00	2,045 00
Fall River city bonds, . . . . .	10,000 00	11,775 00
Lynn city bonds, . . . . .	5,000 00	5,850 00
Albany city bonds, . . . . .	10,000 00	10,800 00
Chicago city bonds, . . . . .	12,000 00	13,920 00
St. Louis city bonds, . . . . .	6,000 00	6,315 00
Charlestown city bonds, . . . . .	5,000 00	5,750 00
Northampton city bonds, . . . . .	5,000 00	5,675 00
Cambridge Horse Railroad bonds, . . . . .	10,000 00	10,100 00
Metropolitan Horse Railroad bonds, . . . . .	10,000 00	10,650 00
Boston and Maine Railroad bonds, . . . . .	10,000 00	12,200 00
Boston and Providence Railroad bonds, . . . . .	5,000 00	6,125 00
Old Colony Railroad bonds, . . . . .	10,000 00	11,950 00
Boston and Lowell Railroad bonds, . . . . .	5,000 00	6,000 00
Chic., Burl. and Quincy Railroad bonds, . . . . .	10,000 00	10,500 00
Chicago and Northwestern Railr'd bonds, . . . . .	10,000 00	10,300 00
Atch., Top. and Santa Fé Railroad bonds, . . . . .	10,000 00	9,000 00
Pullman Palace Car Co. bonds, . . . . .	10,000 00	10,450 00
	<hr/> \$191,000 00	<hr/> \$218,400 00

SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens),	\$16,000 00	
Stocks, bonds, etc., as per schedule, . . . . .	218,400 00	
Cash in the office of the company, . . . . .	266 32	
Cash deposited in the bank, . . . . .	13,053 50	
Premiums in course of collection (net), . . . . .	2,879 92	
Interest due and accrued, . . . . .	4,529 38	
Gross assets, . . . . .	<hr/>	\$255,129 12

LIABILITIES.

Losses and claims adjusted, but not due, . . . . .	\$1,155 00	
Unearned premiums on outstanding risks, . . . . .	125,041 22	
Dividends due on terminated policies, . . . . .	300 00	
Gross liabilities, . . . . .	<hr/>	126,496 22
Surplus, . . . . .	<hr/>	\$128,632 90

## INCOME.

Cash premiums received during the year, . . . . .	\$60,384 86	
Deduct return premiums, . . . . .	2,580 63	
Net cash premiums received, . . . . .	<u>          </u>	\$57,804 23
Received for interest on mortgages, . . . . .		345 00
for interest from all other sources, . . . . .		11,747 62
Deposit notes received during the year, . . . . .	\$123,050 64	
		<u>          </u>
Gross cash income, . . . . .		\$69,896 85

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$23,586 19
for brokerage and commissions, . . . . .	8,659 54
for salaries and fees of officers and employees, . . . . .	4,341 00
for State and local taxes, . . . . .	572 61
for profits or surplus on terminated policies, . . . . .	20,362 94
for rents, . . . . .	70 00
for incidental expenses, . . . . .	1,649 48
	<u>          </u>
Gross cash expenses, . . . . .	\$59,241 76

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$16,989,330 00
written during 1884, . . . . .	4,473,376 00
Total, . . . . .	<u>          </u> \$21,462,706 00
Risks terminated during 1884, . . . . .	3,640,658 00
	<u>          </u>
Net amount in force Dec. 31, 1884, . . . . .	\$17,822,048 00
Deposit notes received on outstanding risks, . . . . .	378,445 16
Losses incurred during the year, . . . . .	22,735 17
Percentage of profits or surplus returned during 1884, 40 and 50 per cent	

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY,  
CONCORD.

[Incorporated March 3, 1826. Commenced business March 29, 1826.]

GEORGE HEYWOOD, *President.*RICHARD BARRETT, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
50 shares Blackstone National Bank, . . . . .	\$5,000 00	\$5,100 00
15   "    Merchants' National Bank, . . . . .	1,500 00	2,081 25
40   "    Webster National Bank, . . . . .	4,000 00	4,400 00
25   "    Eliot National Bank, . . . . .	2,500 00	3,025 00
53   "    Boston National Bank, . . . . .	5,300 00	5,962 50
54   "    Howard National Bank, . . . . .	5,400 00	6,088 50
30   "    Revere National Bank, . . . . .	3,000 00	3,630 00



	Par value.	Market value.
113 shares Shawmut National Bank, . . .	\$11,300 00	\$12,740 75
20 " Faneuil Hall National Bank, . . .	2,000 00	2,610 00
44 " North America National Bank, . . .	4,400 00	4,620 00
10 " Central National Bank, . . .	1,000 00	600 00
30 " Traders' National Bank, . . .	3,000 00	2,790 00
18 " State National Bank, . . .	1,800 00	2,128 50
33 " Concord National Bank, . . .	3,300 00	4,950 00
44 " Boston and Albany Railroad, . . .	4,400 00	7,458 00
28 " Fitchburg Railroad, . . .	2,800 00	3,108 00
50 " Phila., Wilming. and Balt. R. R., . . .	2,500 00	3,050 00
200 " Chicago, Burl. and Quincy R.R., . . .	20,000 00	23,350 00
50 " Pullman Palace Car Company, . . .	5,000 00	5,337 50
Boston and Albany Railroad bonds, . . .	40,000 00	48,000 00
Eastern Railroad bonds, . . .	6,000 00	6,930 00
Burlington and Missouri Railroad bonds, . . .	4,000 00	3,450 00
Connotton Valley Railroad bonds, . . .	8,000 00	1,400 00
United States bonds, . . .	13,000 00	15,843 75
City of Bath bonds, . . .	3,000 00	3,090 00
Town of Concord loan, . . .	22,500 00	22,500 00
Central Bank loan, . . . \$1,000 00		
	<u>\$184,700 00</u>	<u>\$204,243 75</u>

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds, . . .	\$21,937 50	\$18,000 00
90 shares Chica., Burl. and Quincy R. R., . . .	10,507 50	10,000 00
50 " Pullman Palace Car Company, . . .	5,337 50	
United States bonds, . . .	1,950 00	1,750 00
	<u>\$39,732 50</u>	<u>\$29,750 00</u>

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . .	\$37,500 00	
Loans on mortgage of real estate (first liens), . . .	92,900 00	
Stocks, bonds, etc., as per schedule, . . .	204,243 75	
Loans on collateral security, as per schedule, . . .	29,750 00	
on personal security, . . .	18,750 00	
Cash in the office of the company, . . .	3,740 70	
deposited in the bank, . . .	20,930 68	
Premiums in course of collection (net), . . .	7,014 70	
Interest due and accrued, . . .	9,513 35	
Gross assets, . . .	<u>          </u>	\$424,343 18

## LIABILITIES.

Unearned premiums on outstanding risks, . . .	\$150,898 49	
Dividends due on terminated policies, . . .	101 21	
State and local taxes, due or accrued, . . .	165 30	
Gross liabilities, . . .	<u>          </u>	151,165 00
Surplus, . . .		<u>\$273,178 18</u>

## INCOME.

Cash premiums received during the year, . . . . .	\$73,166 39
Received for interest on mortgages, . . . . .	6,524 00
for interest from all other sources, . . . . .	11,437 11
for rents, . . . . .	565 00
from policy fees, . . . . .	132 00
Deposit notes received during the year, . . . . .	\$72,468 32
<hr/>	
Gross cash income, . . . . .	\$91,824 50

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$13,568 08
for brokerage and commissions, . . . . .	10,314 39
for salaries and fees of officers and employees, . . . . .	6,833 00
for State and local taxes, . . . . .	1,152 71
for profits or surplus on terminated policies, . . . . .	36,910 59
for incidental expenses, . . . . .	1,606 59
<hr/>	
Gross cash expenditures, . . . . .	\$70,445 36

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$20,390,726 00
written during 1884, . . . . .	4,988,719 00
Total, . . . . .	<hr/> \$25,379,445 00
Risks terminated during 1884, . . . . .	4,406,657 00
<hr/>	
Net amount in force Dec. 31, 1884, . . . . .	\$20,972,788 00
Deposit notes received on outstanding risks, . . . . .	301,796 99
Losses incurred during the year, . . . . .	13,568 08
Percentage of profits or surplus returned during 1884, 50 and 60 per cent.	

## MILFORD MUTUAL FIRE INSURANCE COMPANY, MILFORD.

[Incorporated April 30, 1851. Commenced business Jan. 1, 1852.]

GEORGE L. COOK, *President*.GEORGE G. PARKER, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
10 shares Milford National Bank, . . . . .	\$1,000 00	\$1,360 00
9 " Hide and Leather National Bank, . . . . .	900 00	1,035 00
Milford Water Works bond, . . . . .	500 00	500 00
<hr/>		<hr/>
	\$2,400 00	\$2,895 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . . . .	\$2,895 00	
Loans on personal security, . . . . .	5,000 00	
Cash in the office of the company, . . . . .	830 51	
Premiums in course of collection (net), . . . . .	354 65	
Interest accrued, . . . . .	51 00	
Office furniture, . . . . . \$100 00		
Gross assets, . . . . .	<hr/>	\$9,131 16

## LIABILITIES.

Claimed and reported losses, not adjusted, . . . . .	\$175 00	
Unearned premiums on outstanding risks, . . . . .	4,385 53	
Dividends due on terminated policies, . . . . .	20 84	
Rents, salaries and incidental expenses, . . . . .	74 25	
Gross liabilities, . . . . .	<hr/>	4,655 62
Surplus, . . . . .		<hr/> \$1,475 54

## INCOME.

Cash premiums received during the year, . . . . .	\$2,437 63	
Deduct return premiums, . . . . .	22 72	
Net cash premiums received, . . . . .	<hr/>	\$2,414 91
Received for interest from all sources, . . . . .		317 50
from policy fees, . . . . .		10 00
Deposit notes received during the year, . . . . .	\$7,280 49	
Gross cash income, . . . . .		<hr/> \$2,742 41

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$1,022 50	
for brokerage and commissions, . . . . .	92 55	
for salaries and fees of officers and employees, . . . . .	391 79	
for State and local taxes, . . . . .	22 98	
for profits or surplus on terminated policies, . . . . .	409 60	
for incidental expenses, . . . . .	111 90	
Gross cash expenditures, . . . . .	<hr/>	\$2,051 32

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$830,888 00	
written during 1884, . . . . .	205,465 00	
Total, . . . . .	<hr/>	\$1,036,353 00
Risks terminated during 1884, . . . . .		130,490 0
Net amount in force Dec 31, 1884, . . . . .		<hr/> \$905,863 00
Deposit notes received on outstanding risks, . . . . .		26,313 18
Losses incurred during the year, . . . . .		1,197 50
Percentage of profits or surplus returned during 1884, 25 and 30 per cent.		
Average rate to date, 30 per cent.		

MILL-OWNERS' MUTUAL FIRE INSURANCE COMPANY,  
BOSTON.

[Incorporated June 13, 1873. Commenced business, Aug. 1, 1873.]

WILLIAM H. KENT, *President.*FREDERICK S. CABOT, *Secretary.**Office, 31 Milk Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston city bonds, . . . . .	\$35,000 00	\$36,400 00
Ottawa and Burlington Railroad bonds, . . . . .	5,000 00	5,550 00
Chicago, Burl. and Quincy Railroad bonds, . . . . .	17,000 00	15,300 00
Corporation notes, . . . . .	70,000 00	70,000 00
	<hr/>	<hr/>
	\$127,000 00	\$127,250 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . . . .	\$127,250 00	
Cash in the office of the company, . . . . .	285 39	
deposited in the bank, . . . . .	7,137 35	
Premiums in course of collection (net), . . . . .	1,045 53	
Interest due and accrued, . . . . .	2,160 79	
Office furniture, . . . . . \$500 00		
Gross assets, . . . . .	<hr/>	\$137,879 06

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	\$153 84	
Claimed and reported losses, not adjusted, . . . . .	8,000 00	
Unearned premiums on outstanding risks, . . . . .	88,343 04	
State and local taxes, due or accrued, . . . . .	371 70	
Gross liabilities, . . . . .	<hr/>	96,868 58
Surplus, . . . . .		<hr/> \$41,010 48

## INCOME.

Cash premiums received during the year, . . . . .	\$186,983 81	
Deduct return premiums, . . . . .	9,732 64	
Net cash premiums received, . . . . .	<hr/>	\$177,251 17
Received for interest from all sources, . . . . .		5,379 47
Deposit notes received during the year, . . . . .	\$936,112 50	
Gross cash income, . . . . .		<hr/> \$182,630 64

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$49,259 54
for salaries and fees of officers and employees, . . . . .	9,544 92
for State and local taxes, . . . . .	1,742 05

Paid for profits or surplus on terminated policies, . . .	\$110,709 73
for rents, . . . . .	1,363 26
for incidental expenses, . . . . .	4,209 80
	<hr/>
Gross cash expenditures, . . . . .	\$176,829 30

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$16,854,418 00
written during 1884, . . . . .	20,664,445 00
Total, . . . . .	<hr/> \$37,518,863 00
Risks terminated during 1884, . . . . .	18,164,920 00
	<hr/>
Net amount in force Dec. 31, 1884, . . . . .	\$19,353,943 00
Deposit notes received on outstanding risks, . . . . .	883,430 40
Losses incurred during the year, . . . . .	57,413 38
Percentage of profits or surplus returned during 1884, $70\frac{6}{10}$ per cent.	
Average rate to date, $62\frac{5}{10}$ per cent.	

## MUTUAL FIRE ASSURANCE COMPANY, SPRINGFIELD.

[Incorporated Feb. 23, 1827. Commenced business July 26, 1827.]

W. C. STURTEVANT, *President*.FRANK R. YOUNG, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Albany Railroad bonds, . . . . .	\$7,000 00	\$8,400 00
Union Pacific Railroad bonds, . . . . .	5,000 00	5,500 00
St. Johnsbury and Lake Champ. R. R. bonds, . . . . .	5,000 00	5,500 00
Vermont Valley Railroad bonds, . . . . .	4,000 00	4,400 00
75 shares Second Nat'l Bank, Springfield, . . . . .	7,500 00	13,500 00
61 " Chicopee Nat'l Bank, Springfield, . . . . .	6,100 00	10,065 00
25 " John Hancock Nat'l B'k, Sp'ngf'd, . . . . .	2,500 00	3,125 00
25 " First Nat'l Bank, Springfield, . . . . .	2,500 00	4,125 00
25 " Chapin Nat'l B'k, Springfield, . . . . .	2,500 00	3,250 00
10 " Monson Nat'l Bank, Monson, . . . . .	1,000 00	1,500 00
10 " First Nat'l Bank, Chicopee, . . . . .	1,000 00	1,600 00
50 " Hadley Falls Nat'l B'k, Holyoke, . . . . .	5,000 00	8,500 00
50 " Commerce Nat'l B'k, Boston, . . . . .	5,000 00	5,750 00
55 " Boston and Albany Railroad, . . . . .	5,500 00	9,350 00
150 " N. Y. Cent'l and Hudson R. R. R., . . . . .	15,000 00	13,050 00
50 " Chicago, Burl. and Quincy R.R., . . . . .	5,000 00	5,800 00
50 " Union Pacific Railroad, . . . . .	5,000 00	2,300 00
40 " Lake Shore and M. S. Railroad, . . . . .	4,000 00	2,480 00
	<hr/>	<hr/>
	\$88,600 00	\$108,195 00



## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens),	\$11,350 00	
Stocks, bonds, etc., as per schedule, . . .	108,195 00	
Cash in the office of the company, . . .	622 28	
Deposited in the bank, . . . . .	2,006 25	
Interest due and accrued, . . . . .	698 17	
Gross assets, . . . . .	—————	\$122,871 70

## LIABILITIES.

Unearned premiums on outstanding risks,	\$30,359 46	
Dividends due on terminated policies, . . .	266 14	
Gross liabilities, . . . . .	—————	30,625 60
Surplus, . . . . .		\$92,246 10

## INCOME.

Cash premiums received during the year, . .	\$10,917 95	
Deduct return premiums, . . . . .	535 99	
Net cash premiums received, . . . . .	—————	\$10,381 96
Received for interest on mortgages, . . . .		651 00
for interest from all other sources, . . .		5,895 60
from policy fees, . . . . .		390 00
Deposit notes received during the year, . .	\$21,833 50	
Gross cash income, . . . . .		\$17,318 56

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$1,612 12	
for salaries and fees of officers and employees, . .	3,099 00	
for State and local taxes, . . . . .	99 57	
for profits or surplus on terminated policies, . .	7,763 00	
for rents, . . . . .	200 00	
for incidental expenses, . . . . .	249 94	
Gross cash expenditures, . . . . .		\$13,023 63

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$3,928,100 00	
written during 1884, . . . . .	753,950 00	
Total, . . . . .	—————	\$4,682,050 00
Risks terminated during 1884, . . . . .		716,162 00
Net amount in force Dec. 31, 1884, . . . . .		\$3,965,888 00
Deposit notes received on outstanding risks, . . . .		121,437 86
Losses incurred during the year, . . . . .		1,612 12
Percentage of profits or surplus returned during 1884, 75 per cent.		
Average rate to date, 75 per cent.		

# MUTUAL PROTECTION FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 10, 1861. Commenced business July 15, 1864.]

AMOS STONE, *President.*

GEO. H. PENDERGAST, *Secretary.*

*Office, Thompson Square.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
10 shares Monument National Bank, . . .	\$1,000 00	\$2,050 00
20 " Republic National Bank, . . .	2,000 00	2,500 00
31 " Charlestown Gas Co., . . .	1,550 00	2,325 00
50 " Atch., Top. & St. Fé R.R. bonds, .	5,000 00	3,900 00
Northern Pacific Railroad bonds, . . .	2,000 00	2,000 00
	<hr/>	<hr/>
	\$11,550 00	\$12,775 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon
36 shares Charlestown Gas Light Co., . .	\$2,700 00	} \$5,000 00
10 " Calumet and Hecla Mining Co., .	1,500 00	
50 " Conn. & Passumpsic River R.R., .	3,750 00	
	<hr/>	<hr/>
	\$7,950 00	\$5,000 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens),	\$17,220 00	
Stocks, bonds, etc., as per schedule, . . .	12,775 00	
Loans on collateral security, as per schedule,	5,000 00	
Cash in the office of the company, . . .	643 85	
deposited in the bank, . . .	7,204 45	
Premiums in course of collection (net), . .	350 69	
Interest due and accrued, . . .	351 65	
Gross assets, . . .	<hr/>	\$43,545 64

## LIABILITIES.

Unearned premiums on outstanding risks, .	\$4,828 43	
Dividends due on terminated policies, . .	142 62	
Gross liabilities, . . .	<hr/>	4,971 05
Surplus, . . .		<hr/>
		\$38,574 59

## INCOME.

Cash premiums received during the year, .	\$2,994 95	
Deduct return premiums, . . .	68 70	
Net cash premiums received, . . .	<hr/>	\$2,926 25
Received for interest on mortgages, . . .		1,315 14

# 52      MASSACHUSETTS MUTUAL FIRE      [Dec. 31,

Received for interest from all other sources, . . . . .	\$1,167 49
Deposit notes received during the year, . . . . .	\$9,335 85

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Gross cash income, . . . . .	\$5,408 88
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## EXPENDITURES.

Paid for losses during the year, . . . . .	\$37 50
for brokerage and commissions, . . . . .	489 88
for interest on borrowed money, . . . . .	7 58
for State and local taxes, . . . . .	30 35
for profits or surplus on terminated policies, . . . . .	720 53
for rents, . . . . .	400 00
for incidental expenses, . . . . .	96 48

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Gross cash expenditures, . . . . .	\$1,782 32
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## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$1,026,250 00
written during 1884, . . . . .	344,125 00
Total, . . . . .	<hr/> \$1,370,375 00
Risks terminated during 1884, . . . . .	308,500 00

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Net amount in force Dec. 31, 1884, . . . . .	\$1,061,875 00
Deposit notes received on outstanding risks, . . . . .	28,970 66
Losses incurred during the year, . . . . .	37 50
Percentage of profits or surplus returned during 1884, 25 per cent.	
Average rate to date, 25 per cent.	

## NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY, NEWBURYPORT.

[Incorporated February, 1829. Commenced business May 1, 1829.]

AMOS NOYES, *President.*

CHARLES J. BROCKWAY, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
100 shares Merchants' National Bank, . . . . .	\$2,000 00	\$2,750 00
18 " Mechanics' National Bank, . . . . .	1,800 00	2,385 00
31 " Ocean National Bank, . . . . .	1,550 00	2,015 00
15 " Washington Nat'l Bank, Boston, . . . . .	1,500 00	1,950 00
10 " Hide & Leather Nat'l B'k, Bost'n, . . . . .	1,000 00	1,130 00
9 " Traders' Nat'l Bank, Boston, . . . . .	900 00	837 00
14 " Chicago, Bur. and Quincy R.R., . . . . .	1,400 00	1,610 00
Eastern Railroad bonds, . . . . .	5,500 00	6,380 00
Rutland Railroad bonds, . . . . .	1,000 00	980 00
Lawrence city bonds, . . . . .	1,000 00	1,180 00
Lowell city bonds, . . . . .	2,000 00	2,450 00

	Par value.	Market value.
Fall River city bonds, . . . . .	\$1,000 00	\$1,240 00
Natick town bonds, . . . . .	2,000 00	2,050 00
	<hr/>	<hr/>
	\$22,650 00	\$26,957 00

## SUMMARY OF ASSETS DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . . . .	\$26,957 00	
Cash in the office of the company, . . . . .	37 81	
deposited in the bank, . . . . .	2,560 91	
Interest accrued, . . . . .	340 00	
Office furniture and safe, . . . \$200 00		
Gross assets, . . . . .	<hr/>	\$29,895 72

## LIABILITIES.

Unearned premiums on outstanding risks, . . . . .	\$4,241 36	
Rents and salaries, . . . . .	72 25	
Gross liabilities, . . . . .	<hr/>	4,313 61
Surplus, . . . . .		<hr/>
		\$25,582 11

## INCOME.

Cash premiums received during the year, . . . . .	\$1,286 35	
Deduct return premiums, . . . . .	42 28	
Net cash premiums received, . . . . .	<hr/>	\$1,244 07
Received for interest from all other sources, . . . . .		1,422 50
from policy fees, . . . . .		50 00
Deposit notes received during the year, . . . . .	\$10,290 80	
Gross cash income, . . . . .		<hr/>
		\$2,716 57

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$15 95
for salaries and fees of officers and employees, . . . . .	300 00
for State and local taxes, . . . . .	12 38
for profits or surplus on terminated policies, . . . . .	1,135 46
for rents, . . . . .	100 00
for incidental expenses, . . . . .	58 46
Gross cash expenditures, . . . . .	<hr/>
	\$1,622 25

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$681,160 00	
written during 1884, . . . . .	98,150 00	
Total, . . . . .	<hr/>	\$779,310 00
Risks terminated during 1884, . . . . .		93,750 00
Net amount in force Dec. 31, 1884, . . . . .		<hr/>
Deposit notes received on outstanding risks, . . . . .		67,861 84
Losses incurred during the year, . . . . .		15 95
Percentage of profits or surplus returned during 1884, 100 per cent.		

## NORFOLK MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated February 12, 1825. Commenced business July 1, 1825.]

IRA CLEVELAND, *President.*ELIJAH HOWE, JR., *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$50,000 00	\$56,625 00
Cincinnati city bonds, . . . . .	25,000 00	31,250 00
Chicago city bonds, . . . . .	6,000 00	7,050 00
Dedham Water Company bonds, . . . . .	5,000 00	5,000 00
New England Mort. Security Co. bonds, . . . . .	20,000 00	20,200 00
Marquette and Ontonagon R. R. bonds, . . . . .	32,000 00	35,200 00
Union Pacific Railroad bonds, . . . . .	22,000 00	23,350 00
Philadelphia and Reading Railroad bonds, . . . . .	8,000 00	9,280 00
Old Colony Railroad bonds, . . . . .	12,000 00	14,100 00
Atch., Topeka and Santa Fé R. R. bonds, . . . . .	15,000 00	15,450 00
Kan. C'y, St. Jo. and Coun. Bluffs R.R. bonds, . . . . .	9,000 00	10,575 00
Kan. City, Top. and Western R. R. bonds, . . . . .	5,000 00	5,400 00
Oregon Short Line Railroad bonds, . . . . .	5,000 00	4,350 00
Oregon R'y and Transportation Co. bonds, . . . . .	10,000 00	9,900 00
Cowley, Sumner and Ft. Smith R.R. bonds, . . . . .	5,000 00	5,565 00
Wichita and Southwestern Railroad bonds, . . . . .	3,000 00	3,270 00
Fremont, Elkhorn and Mo. Val. R.R. bonds, . . . . .	5,000 00	5,441 25
	<hr/>	<hr/>
	\$237,000 00	\$262,006 25

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$14,600 00	
Loans on mortgage of real estate (first liens), . . . . .	73,225 00	
Stocks, bonds, etc., as per schedule, . . . . .	262,006 25	
Cash in the office of the company, . . . . .	1,980 27	
deposited in bank, . . . . .	3,439 93	
Premiums in course of collection (net), . . . . .	2,824 10	
Interest due and accrued, . . . . .	6,148 14	
Rents due and accrued, . . . . .	410 92	
Gross assets, . . . . .	<hr/>	\$364,634 61

## LIABILITIES.

Losses and claims adjusted, but not due, . . . . .	\$3,300 18	
Unearned premiums on outstanding risks, . . . . .	109,248 54	
Return premiums on cancelled policies, . . . . .	67 32	
Dividends due on terminated policies, . . . . .	1,400 84	
Rents, salaries and incidental expenses, . . . . .	862 50	
Gross liabilities, . . . . .	<hr/>	114,879 38
Surplus, . . . . .		<hr/>
		\$249,755 23



## INCOME.

Cash premiums received during the year, . . . .	\$48,492 37
Received for interest on mortgages, . . . .	4,918 62
for interest from all other sources, . . . .	14,140 53
for rents, . . . .	2,142 41
Deposit notes received during the year, . . . .	\$93,215 16
<hr/>	
Gross cash income, . . . .	\$69,693 93

## EXPENDITURES.

Paid for losses during the year, . . . .	\$16,416 32
for brokerage and commissions, . . . .	7,199 25
for salaries and fees of officers and employees, . . . .	4,058 67
for State and local taxes, . . . .	808 86
for profits or surplus on terminated policies, . . . .	22,335 44
for incidental expenses, . . . .	1,181 14
<hr/>	
Gross cash expenditures, . . . .	\$51,999 68

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . .	\$14,125,264 57
written during 1884, . . . .	3,202,937 98
Total, . . . .	<hr/> \$17,328,202 55
Risks terminated during 1884, . . . .	2,973,562 73
<hr/>	
Net amount in force Dec. 31, 1884, . . . .	\$14,354,639 82
Deposit notes received on outstanding risks, . . . .	434,843 32
Losses incurred during the year, . . . .	13,011 59
Percentage of profits or surplus returned during 1884, 33 $\frac{1}{3}$ to 50 per cent.	

## QUINCY MUTUAL FIRE INSURANCE COMPANY, QUINCY.

[Incorporated March 22, 1851. Commenced business May, 1851.]

CHARLES BRECK (*pro tem.*), *President.* CHAS. A. HOWLAND, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
200 shares Manufacturers' Nat'l B'k, Boston, . . . .	\$20,000 00	\$19,200 00
40 " Merchants' Nat'l Bank, Boston, . . . .	4,000 00	5,280 00
222 " Third National Bank, Boston, . . . .	22,200 00	20,900 00
35 " State National Bank, Boston, . . . .	3,500 00	4,515 00
100 " North National Bank, Boston, . . . .	10,000 00	13,000 00
66 " Washington Nat'l Bank, Boston, . . . .	6,600 00	8,778 00
70 " Second National Bank, Boston, . . . .	7,000 00	10,500 00
45 " Blackstone Nat'l Bank, Boston, . . . .	4,500 00	4,500 00

	Par value.	Market value.
50 shares First National Bank, Boston, .	\$5,000 00	\$9,750 00
37 " Revere National Bank, Boston, .	3,700 00	4,440 00
50 " Hamilton Nat'l Bank, Boston, .	5,000 00	5,750 00
46 " Continental Nat'l Bank, Boston, .	4,600 00	4,830 00
75 " Redemption Nat'l Bank, Boston, .	7,500 00	9,000 00
25 " Market National Bank, Boston, .	2,500 00	2,250 00
220 " Mt. Wollaston Nat'l B'k, Quincy, .	22,000 00	31,900 00
94 " Granite National Bank, Quincy, .	9,400 00	11,750 00
50 " Wachusett Nat'l B'k, Fitchburg, .	5,000 00	9,250 00
64 " Hingham Nat'l Bank, Hingham, .	4,480 00	4,480 00
48 " First National Bank, Weymouth, .	4,800 00	6,000 00
77 " Union Nat'l Bank, Weymouth, .	7,700 00	9,086 00
10 " Quinsigamond National Bank, .	1,000 00	1,100 00
50 " Brockton Nat'l Bank, Brockton, .	5,000 00	5,500 00
29 " Plymouth Nat'l B'k, Plymouth, .	2,900 00	3,480 00
11 " Old Colony Railroad, . . . .	1,100 00	1,628 00
45 " Citizens' Gas Light Company, .	4,500 00	4,500 00
170 " Lawrence Duck Company, . . . .	17,000 00	25,500 00
100 " Atch., Topeka and Santa Fé R.R., .	10,000 00	7,800 00
107 " Hingham Cordage Company, . . .	10,700 00	10,700 00
Citizens' Gas Light Company note, . . .	7,000 00	7,000 00
	<hr/>	<hr/>
	\$218,680 00	\$262,367 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
37 shares Atch., Topeka and Santa Fé R.R.,	\$2,886 00	\$12,000 00
350 " Union Mills Company (Detroit),	8,750 00	
	<hr/>	<hr/>
	\$11,636 00	\$12,000 00

#### SUMMARY OF ASSETS DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$16,000 00	
Loans on mortgage of real estate (first liens),	83,050 00	
Stocks, bonds, etc., as per schedule, . . .	262,367 00	
Loans on collateral security as per schedule,	12,000 00	
Personal loans, . . . . .	150 00	
Cash in the office of the company, . . . .	150 00	
deposited in bank, . . . . .	63,491 16	
Premiums in course of collection (net), .	10,482 34	
Interest due and accrued, . . . . .	6,990 71	
Cash deposited in Pacific National Bank, .	16,004 42	
Gross assets, . . . . .	<hr/>	\$470,685 63

#### LIABILITIES.

Claimed and reported losses, not adjusted, .	\$75 00
Claims for losses disputed or resisted, . .	4,500 00

Unearned premiums on outstanding risks, .	\$196,551 85	
Return premiums on cancelled policies, .	} 2,500 00	
Dividends due on terminated policies, .		
State and local taxes, due or accrued, .	200 00	
Salaries and incidental expenses, .	573 35	
Gross liabilities, . . . . .	<hr/>	\$204,400 20
Surplus, . . . . .		<hr/> \$266,285 43

## INCOME.

Cash premiums received during the year, . . . . .	\$104,915 53
Received for interest on mortgages, . . . . .	4,271 40
for interest from all other sources, . . . . .	15,192 08
for rents, . . . . .	682 02
Deposit notes received during the year, . . . . .	\$104,915 53
Gross cash income, . . . . .	<hr/> \$125,061 03

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$24,347 05
for brokerage and commissions, . . . . .	16,635 16
for salaries and fees of officers and employees, . . . . .	9,713 20
for State and local taxes, . . . . .	1,837 63
for profits or surplus on terminated policies, . . . . .	36,929 33
for incidental expenses, . . . . .	4,194 50
Gross cash expenditures, . . . . .	<hr/> \$93,656 87

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$26,655,738 00
written during 1884, . . . . .	7,455,420 00
Total, . . . . .	<hr/> \$34,111,158 00
Risks terminated during 1884, . . . . .	6,665,824 00
Net amount in force Dec. 31, 1884, . . . . .	\$27,445,334 00
Deposit notes received on outstanding risks, . . . . .	393,103 69
Losses incurred during the year, . . . . .	23,101 43
Percentage of profits or surplus during 1884, 20 to 50 per cent.	

## SALEM MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated April 17, 1838. Commenced business May, 1838.]

CHARLES S. NICHOLS, *President.*SAMUEL A. POTTER, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
20 shares Salem National Bank, . . .	\$2,000 00	\$2,460 00
14 " Asiatic National Bank, . . .	420 00	560 00
5 " Exchange National Bank, . . .	500 00	590 00
15 " Salem Gas Light Co., . . .	1,500 00	1,500 00
2 " Lynn Gas Light Co., . . .	200 00	172 00
6 " Cambridge Railroad Co., . . .	600 00	450 00
Cincinnati city bonds, . . .	2,000 00	2,500 00
Toledo city bonds, . . .	2,000 00	2,240 00
Springfield city bonds, . . .	1,000 00	1,370 00
Cleveland city bonds, . . .	1,000 00	1,160 00
Peoria city bonds, . . .	1,000 00	1,050 00
Chelsea city bonds, . . .	1,000 00	1,120 00
St. Louis city bonds, . . .	1,000 00	1,070 00
Keene city bonds, . . .	1,000 00	1,030 00
Chicago city bonds, . . .	1,000 00	1,150 00
St. Louis county bonds, . . .	1,000 00	1,090 00
Boston and Maine Railroad bonds, . . .	1,000 00	1,220 00
Boston and Lowell Railroad bonds, . . .	2,000 00	2,230 00
Eastern Railroad bonds, . . .	1,000 00	1,150 00
Essex Railroad bonds, . . .	1,000 00	1,010 00
	<hr/>	<hr/>
	\$22,220 00	\$25,122 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens),	\$14,850 00	
Stocks, bonds, etc., as per schedule, . . .	25,122 00	
Cash in the office of the company, . . .	933 19	
Premiums in course of collection (net), . . .	186 25	
Interest due and accrued, . . .	653 07	
Gross assets, . . .	<hr/>	\$41,744 51

## LIABILITIES.

Unearned premiums on outstanding risks, . . .	\$6,251 04	
Dividends due on terminated policies, . . .	165 16	
State and local taxes, due or accrued, . . .	5 58	
Salaries and incidental expenses, . . .	353 25	
Gross liabilities, . . .		6,775 03
		<hr/>
Surplus, . . .		\$34,969 48

## INCOME.

Cash premiums received during the year, . . . . .	\$2,378 98	
Deduct return premiums, . . . . .	24 04	
Net cash premiums received, . . . . .	<u>          </u>	\$2,354 94
Received for interest on mortgages, . . . . .		833 08
for interest from all other sources, . . . . .		1,400 70
Deposit notes received during the year, . . . . .	\$7,121 04	
		<u>          </u>
Gross cash income, . . . . .		\$4,588 72

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$720 68
for brokerage and commissions, . . . . .	43 10
for salaries and fees of officers and employees, . . . . .	1,273 00
for State and local taxes, . . . . .	25 15
for profits or surplus on terminated policies, . . . . .	963 89
for incidental expenses, . . . . .	51 37
	<u>          </u>
Gross cash expenditures, . . . . .	\$3,077 19

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$848,840 00
written during 1884, . . . . .	181,425 00
Total, . . . . .	<u>          </u> \$1,030,265 00
Risks terminated during 1884, . . . . .	183,125 00
	<u>          </u>
Net amount in force Dec. 31, 1884, . . . . .	\$847,140 00
Deposit notes received on outstanding risks, . . . . .	37,506 21
Losses incurred during the year, . . . . .	720 68
Percentage of profits or surplus returned during 1884, 40 per cent.	
Average rate to date, 40 per cent.	

SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE  
COMPANY, AMESBURY.

[Incorporated May 18, 1855. Commenced business June 13, 1855.]

GEORGE F. BAGLEY, *President*.CHAS. L. ALLEN, *Secretary*.

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash in the office of the company, . . . . .	\$221 60
Deposited in bank, . . . . .	1,122 95
Office safe, . . . . .	\$100 00
Gross assets, . . . . .	<u>          </u> \$1,344 55



## LIABILITIES.

Unearned premiums on outstanding risks, .	\$1,374 84	
Gross liabilities, . . . . .	<u>          </u>	\$1,374 84
Deficiency, . . . . .		<u>          </u> \$30 29

## INCOME.

Cash premiums received during the year, .	\$604 90	
Deduct return premiums, . . . . .	74 19	
Net cash premiums received, . . . . .	<u>          </u>	\$530 71
Received for interest from all sources, . . . . .		63 92
Deposit notes received during the year, .	\$6,049 00	
Gross cash income, . . . . .		<u>          </u> \$594 63

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$835 00
for salaries and fees of officers and employees, . . . . .	150 00
for interest on borrowed money, . . . . .	2 50
for state and local taxes, . . . . .	5 63
for incidental expenses, . . . . .	18 25
Gross cash expenditures, . . . . .	<u>          </u> \$1,011 38

## MISCELLANEOUS.

Risks outstanding December 31, 1883, . . . . .	\$346,882 00
Risks written during 1884, . . . . .	74,075 00
Total, . . . . .	<u>          </u> \$420,957 00
Risks terminated during 1884, . . . . .	77,046 00
Net amount in force December 31, 1884, . . . . .	\$343,911 00
Deposit notes received on outstanding risks, . . . . .	27,496 90
Losses incurred during the year, . . . . .	835 00
Percentage of profits or surplus returned during 1884, 10 per cent.	
Average rate to date, 10 per cent.	

## SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.

[Incorporated February 24, 1852. Commenced business April 1, 1852.]

HARMON HALL, *President*.WILBUR F. NEWHALL, *Secretary*.

[NOTE.—This company insures nothing but dwellings, farm buildings, and their contents, in Lynn, Saugus, Lynnfield, Swampscott and Nahant. No cash premiums are taken; but assessments are made on deposit notes, to pay losses and expenses. All policies are issued for a term of three years.]

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash in the office of the company, . . .	\$1,379 07	
deposited in bank, . . . . .	2,000 00	
Unpaid assessments on deposit notes, . .	100 00	
Office property, . . . . .	\$250 00	
Gross assets, . . . . .	—————	\$3,479 07

## INCOME.

Received from assessments on deposit notes, . . . . .	\$1,562 40	
for rents, . . . . .	100 00	
for policy fees, . . . . .	608 00	
Deposit notes received during the year, . .	\$117,349 00	
Gross cash income, . . . . .		\$2,270 40

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$719 82	
for salaries and fees of officers and employees, . .	1,104 00	
for State and local taxes, . . . . .	15 13	
for rents, . . . . .	162 50	
for incidental expenses, . . . . .	281 27	
Gross cash expenditures, . . . . .		\$2,282 72

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$2,584,625 00	
written during 1884, . . . . .	955,025 00	
Total, . . . . .	—————	\$3,539,650 00
Risks terminated during 1884, . . . . .		870,300 00
Net amount in force December 31, 1884, . . . . .		\$2,669,350 00
Deposit notes received on outstanding risks, . . . .		327,449 00
Losses incurred during the year, . . . . .		719 82
Assessments laid on deposit notes, . . . . .		1,587 90

SHELBURNE MUTUAL FIRE INSURANCE COMPANY,  
SHELBURNE.

[Incorporated July, 1877. Commenced business, July 4, 1877.]

NATHAN O. NEWHALL, *President*.ELISHA B. ALVORD, *Secretary*.

[NOTE. — Insures property in the town of Shelburne only.]

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash deposited in bank, . . . . .	\$813 60	
Gross assets, . . . . .	—————	\$813 00

## INCOME.

Cash premiums received during the year, . . . . .	\$51 88
Received for interest from all sources, . . . . .	29 00
Deposit notes received during the year, . . . . .	\$518 80

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Gross cash income, . . . . .	\$80 88
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## EXPENDITURES.

Paid for salaries and fees of officers and employees, . . . . .	\$2 00
for State and local taxes, . . . . .	55

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Gross cash expenditures, . . . . .	\$2 55
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## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$106,858 00
written during 1884, . . . . .	11,900 00
Total, . . . . .	<hr/> \$118,758 00
Risks terminated during 1884, . . . . .	8,200 00
Net amount in force Dec. 31, 1884, . . . . .	<hr/> \$110,558 00
Deposit notes received on outstanding risks, . . . . .	6,586 00
Percentage of profits or surplus returned during 1884, 100 per cent.	

SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY,  
PEABODY.

[Incorporated June 12, 1829. Commenced business August 1, 1829.]

WILLIAM P. CLARK, *President*      GEORGE M. FOSTER, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
90 shares So. Danvers Nat'l Bank, Peabody, . . . . .	\$9,000 00	\$13,500 00
48 " Warren National Bank, Peabody, . . . . .	4,800 00	6,720 00
51 " Asiatic National Bank, Salem, . . . . .	1,530 00	2,040 00
20 " Naumkeag Nat'l Bank, Salem, . . . . .	2,000 00	2,900 00
18 " Exchange National Bank, Salem, . . . . .	1,800 00	2,160 00
12 " First National Bank, Salem, . . . . .	1,200 00	1,476 00
34 " First National Bank, Danvers, . . . . .	2,550 00	2,856 00
8 " Andover Nat'l Bank, Andover, . . . . .	800 00	880 00
1 " Cape Ann Nat'l Bank, Gloucester, . . . . .	100 00	150 00
30 " Hide & Leather Nat'l B'k, Boston, . . . . .	3,000 00	3,390 00
10 " Manufacturers' Nat'l B'k, Boston, . . . . .	1,000 00	950 00
United States bonds, . . . . .	5,000 00	5,650 00
Cincinnati city bonds, . . . . .	3,000 00	3,575 00
Omaha city bonds, . . . . .	2,000 00	2,060 00
Eastern Railroad bonds, . . . . .	2,000 00	2,300 00
Boston and Maine Railroad bonds, . . . . .	2,000 00	2,420 00

	Par value.	Market value.
Ogdensburg and Lake Champ. R.R. bonds,	\$2,000 00	\$2,020 00
Wakefield Water Company bonds, . . .	2,000 00	2,030 00
	<hr/>	<hr/>
	\$45,780 00	\$57,077 00

## SUMMARY OF ASSETS, DECEMBER 31, 1884.

Loans on mortgage of real estate (first liens),	\$200 00	
Stocks, bonds, etc., as per schedule, . . .	57,077 00	
Cash in the office of the company, . . .	187 00	
deposited in bank, . . . . .	3,393 69	
Premiums in course of collection (net), . .	1 00	
Interest accrued, . . . . .	263 00	
Gross assets, . . . . .	<hr/>	\$61,121 69

## LIABILITIES.

Unearned premiums on outstanding risks,	\$11,584 78	
Dividends due on terminated policies, . .	263 56	
Salaries, . . . . .	196 00	
Gross liabilities, . . . . .	<hr/>	12,044 34
Surplus, . . . . .		<hr/> \$49,077 35

## INCOME.

Cash premiums received during the year, .	\$3,048 50	
Deduct return premiums, . . . . .	293 50	
Net cash premiums received, . . . . .	<hr/>	\$2,755 00
Received for interest on mortgages, . . . .		12 00
for interest from all other sources, . . .		2,674 80
from policy fees, . . . . .		106 00
Deposit notes received during the year, .	\$9,145 50	
Gross cash income, . . . . .		<hr/> \$5,547 80

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$361 50
for salaries and fees of officers and employees, . .	789 50
for State and local taxes, . . . . .	23 70
for profits or surplus on terminated policies, . .	2,319 50
for incidental expenses, . . . . .	36 50
Gross cash expenditures, . . . . .	<hr/> \$3,530 70

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . .	\$1,043,017 50
written during 1884, . . . . .	128,175 00
Total, . . . . .	<hr/> \$1,171,192 50
Risks terminated during 1884, . . . . .	113,575 00
Net amount in force Dec. 31, 1884, . . . .	\$1,057,617 50
Deposit notes received on outstanding risks, . . .	69,508 68
Losses incurred during the year, . . . . .	361 50
Percentage of profits or surplus returned during 1884, 100 per cent.	

SPINNERS' MUTUAL FIRE INSURANCE COMPANY,  
BOSTON.

[Incorporated February, 1881. Commenced business April 1, 1881.]

EDWARD ATKINSON, *President.*

WILLIAM B. WHITING, *Secretary.*

*Office, 31 Milk Street.*

SUMMARY OF ASSETS, DEC. 31, 1884.

Cash in the office of the company, . . . . .	\$221 87	
Deposited in bank, . . . . .	34,616 55	
Gross assets, . . . . .	<hr/>	\$34,838 42

LIABILITIES.

Unearned premiums on outstanding risks, . . . . .	\$20,092 16	
State and local taxes, due or accrued, . . . . .	81 86	
Gross liabilities, . . . . .	<hr/>	20,174 02
Surplus, . . . . .		<hr/> \$14,664 40

INCOME.

Cash premiums received during the year, . . . . .	\$42,360 56	
Deduct return premiums, . . . . .	2,422 18	
Net cash premiums received, . . . . .	<hr/>	\$39,938 38
Received for interest from all sources, . . . . .		903 93
Deposit notes received during the year, . . . . .	\$211,802 80	
Gross cash income, . . . . .		<hr/> \$40,842 31

EXPENDITURES.

Paid for losses during the year, . . . . .	\$10,206 87	
for salaries and fees of officers and employees, . . . . .	1,400 63	
for State and local taxes, . . . . .	389 85	
for profits or surplus on terminated policies, . . . . .	22,071 51	
for rents, . . . . .	177 33	
for incidental expenses, . . . . .	681 96	
for inspections, . . . . .	646 58	
Gross cash expenditures, . . . . .		<hr/> \$35,574 73

MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$4,151,175 00	
written during 1884, . . . . .	5,342,497 00	
Total, . . . . .	<hr/>	\$9,493,672 00
Risks terminated during 1884, . . . . .	4,463,365 00	
Net amount in force December 31, 1884. . . . .		<hr/> \$5,030,307 00
Deposit notes received on outstanding risks, . . . . .	200,921 55	
Losses incurred during the year, . . . . .	2,097 59	
Percentage of profits or surplus returned during 1884, $65\frac{89}{100}$ per cent.		
Average rate to date, $66\frac{29}{100}$ per cent.		



TRADERS' AND MECHANICS' INSURANCE COMPANY,  
LOWELL.

[Incorporated June 1848. Commenced business June, 1848.]

LEVI SPRAGUE, *President.*

EDWARD M. TUCKE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Lowell Railroad bonds, . .	\$15,000 00	\$17,625 00
Conn. and Passumpsic R.R. bonds, . .	1,000 00	1,165 00
Cambridge city bonds, . . . .	5,000 00	5,400 00
Lowell city bonds, . . . .	3,000 00	3,360 00
Lynn city bonds, . . . .	5,000 00	5,500 00
Cook County (Illinois) bonds, . . .	2,000 00	2,000 00
329 shares Traders & Mechanics Ins. Co., .	32,900 00	32,900 00
50 " Connecticut River Railroad, . .	5,000 00	8,100 00
25 " Vermont and Mass. Railroad, . .	2,500 00	3,212 50
100 " Lowell Gas Co., . . . .	10,000 00	16,000 00
50 " Lawrence Gas Co., . . . .	5,000 00	6,750 00
15 " Middlesex Manuf. Co., . . . .	1,500 00	2,400 00
3 " Massachusetts Manuf. Co., . . .	3,000 00	3,112 50
30 " Tremont & Suffolk Manuf. Co., .	3,000 00	3,450 00
50 " Vassalboro' Manuf. Co., . . . .	5,000 00	1,250 00
8 " Merrimack Manuf. Co., . . . .	8,000 00	10,080 00
20 " Androscoggin Manuf. Co., . . .	2,000 00	2,240 00
5 " Lowell Manuf. Co., . . . .	3,450 00	2,900 00
20 " No. America Nat'l B'k, Boston, .	2,000 00	2,100 00
30 " Old Lowell Nat'l B'k, Lowell, .	3,000 00	3,600 00
	<hr/>	<hr/>
	\$117,350 00	\$133,145 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Boston and Lowell Railroad bonds, . .	\$3,525 00	\$3,000 00
17 shares N. E. Telephone Co., . . . .	680 00	1,250 00
Vermont and Mass. Railroad bonds, . .	1,024 00	1,600 00
Boston and Albany Railroad bonds, . .	840 00	
Leavenworth, Top. & So. West. R.R. bonds,	10,500 00	10,000 00
1,047 shares Erie Telephone Co., . . . .	19,893 00	20,000 00
55 " Nashua and Lowell Railroad, . .	8,085 00	6,100 00
12 " N. E. Telephone Co., . . . .	420 00	300 00
100 " St. Louis & San. Fran. R.R., . .	8,400 00	9,100 00
10 " Bates Manuf. Co., . . . .	1,150 00	
100 " Pewabic Mining Co., . . . .	125 00	
6 " Vermont and Mass. Railroad, . .	768 00	750 00
	<hr/>	<hr/>
	\$55,410 00	\$52,100 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens),	\$134,885 00	
Stocks, bonds, etc., as per schedule, . . .	133,145 00	
Loans on collateral security, as per schedule,	52,100 00	
Personal loans, . . . . .	77,295 65	
Cash in the office of company and in bank,	9,064 38	
Premiums in course of collection (net), . .	3,315 35	
Interest due and accrued, . . . . .	4,858 73	
Gross assets, . . . . .	<hr/>	\$414,664 11

## LIABILITIES.

Losses and claims adjusted, but not due, . .	\$150 00	
Unearned premiums on outstanding risks, . .	134,139 61	
Gross liabilities, . . . . .		134,289 61
Surplus, . . . . .		<hr/> \$280,374 50

## INCOME.

Cash premiums received during the year, . .	\$74,522 20	
Deduct return premiums, . . . . .	1,893 97	
Net cash premiums received, . . . . .	<hr/>	\$72,628 23
Received for interest on mortgages, . . . .		16,630 16
for interest from all other sources, . . . .		3,640 00
Deposit notes received during the year, . .	\$74,522 20	
Gross cash income, . . . . .		<hr/> \$92,898 39

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$16,918 07	
for brokerage and commissions, . . . . .	9,753 76	
for salaries and fees of officers and employees, . .	4,731 54	
for State and local taxes, . . . . .	972 20	
for profits or surplus on terminated policies, . .	24,294 27	
Gross cash expenditures, . . . . .		<hr/> \$56,669 84

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$17,621,921 00	
written during 1884, . . . . .	5,151,961 00	
Total, . . . . .	<hr/>	\$22,773,882 00
Risks terminated during 1884, . . . . .		4,298,909 00
Net amount in force Dec. 31, 1884, . . . . .		<hr/> \$18,474,973 00
Deposit notes received on outstanding risks, . . .		268,279 00
Losses incurred during the year, . . . . .		17,068 07
Percentage of profits or surplus returned during 1884, 20, 30, and 50 per cent,		

# WESTFORD MUTUAL FIRE INSURANCE COMPANY, WESTFORD.

[Incorporated March 20, 1840. Commenced business July, 1840.]

ALLAN CAMERON, *President.*

J. HENRY READ, *Secretary.*

## SUMMARY OF ASSETS, DECEMBER 31, 1884.

Loans on mortgage of real estate (first liens),	\$2,150 00	
on personal security, . . . . .	1,046 00	
Cash in the office of the company, . . . .	218 18	
deposited in bank, . . . . .	901 89	
Interest accrued, . . . . .	85 00	
Gross assets, . . . . .	<hr/>	\$4,401 07

## LIABILITIES.

Losses and claims adjusted, but not due, .	\$250 00	
Unearned premiums on outstanding risks, .	1,645 24	
Gross liabilities, . . . . .	<hr/>	1,895 24
Surplus, . . . . .		<hr/> \$2,505 83

## INCOME.

Cash premiums received during the year, .	\$568 18	
Deduct return premiums, . . . . .	3 00	
Net cash premiums received, . . . . .	<hr/>	\$565 18
Received for interest on mortgages, . . . .		95 28
Deposit notes received during the year, .	\$1,704 54	
Gross cash income, . . . . .		<hr/> \$660 46

## EXPENDITURES.

Paid for salaries and fees of officers and employees, .	\$36 50	
for State and local taxes, . . . . .	4 51	
for incidental expenses, . . . . .	20 50	
Gross cash expenditures, . . . . .		<hr/> \$61 51

## MISCELLANEOUS.

Risks outstanding December 31, 1883, .	\$328,730 00	
written during 1884, . . . . .	61,425 00	
Total, . . . . .	<hr/>	\$390,155 00
Risks terminated during 1884, . . . . .		62,300 00
Net amount in force December 31, 1884, . . . .		<hr/> \$327,855 00
Deposit notes received on outstanding risks, . . . .		8,301 83
Losses incurred during the year, . . . . .		250 00

WEST NEWBURY MUTUAL FIRE INSURANCE COMPANY,  
WEST NEWBURY.

[Incorporated March, 1828. Commenced business April, 1828.]

WILLIAM MERRILL, *President.*

HENRY T. BAILEY, *Secretary.*

[NOTE. — This company charges no cash premium, but relies upon assessments on deposit notes to pay losses and expenses.]

SUMMARY OF ASSETS, DEC. 31, 1884.

Cash in the office of the company, . . .	\$86 41	
deposited in bank, . . . . .	2,014 26	
Office furniture, . . . . .	\$140 00	
Gross assets, . . . . .		\$2,100 67

LIABILITIES.

Adjusted losses and claims, due and unpaid, . . .	\$700 00	
Rents, salaries and incidental expenses, . . .	540 00	
Gross liabilities, . . . . .		\$1,240 00

INCOME.

Received from assessments on deposit notes, . . .	\$3,853 21	
from policy fees, . . . . .	138 00	
Deposit notes received during the year, . . .	\$21,551 40	
Gross cash income, . . . . .		\$3,991 21

EXPENDITURES.

Paid for losses during the year, . . . . .	\$1,345 68	
for brokerage and commissions, . . . . .	192 60	
for salaries and fees of officers and employees, . . .	414 45	
for State and local taxes, . . . . .	36 61	
for rents, . . . . .	15 00	
for incidental expenses, . . . . .	59 20	
Gross cash expenditures, . . . . .		\$2,063 54

MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$2,429,954 00	
written during 1884, . . . . .	350,292 00	
Total, . . . . .		\$2,780,246 00
Risks terminated during 1884, . . . . .		352,708 00
Net amount in force Dec. 31, 1884, . . . . .		\$2,427,538 00
Deposit notes received on outstanding risks, . . .		136,540 72
Losses incurred during the year, . . . . .		2,045 68
Assessments laid on deposit notes, . . . . .		3,853 21

# WORCESTER MANUFACTURERS' MUTUAL INSURANCE COMPANY, WORCESTER.

[Incorporated March 31, 1855. Commenced business March 31, 1855.]

GEORGE M. RICE, *President.*

SAMUEL R. BARTON, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
Boston and Albany Railroad bonds, . . .	\$26,000 00	\$31,135 00
Boston and Fitchburg Railroad bonds, . .	15,000 00	18,450 00
Old Colony Railroad bonds, . . . . .	25,000 00	30,687 50
Providence and Worcester Railroad bonds,	13,000 00	15,340 00
New York and New England R.R. bonds, .	15,000 00	14,250 00
Chic., Bur. and Quincy R.R. (Denv.) bonds,	25,000 00	23,000 00
Chicago and E. Illinois Railroad bonds, .	15,000 00	15,450 00
United States bonds, . . . . .	10,000 00	12,187 50
Worcester city bonds, . . . . .	10,000 00	11,400 00
City National Bank stock, Worcester, . .	6,000 00	7,200 00
Corporation note, . . . . .	25,000 00	25,000 00
	<hr/>	<hr/>
	\$185,000 00	\$204,100 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . .	\$204,100 00	
Cash in the office of the company, . . . .	44 78	
deposited in bank, . . . . .	15,694 13	
Gross assets, . . . . .	<hr/>	\$219,838 91

## LIABILITIES.

Unearned premiums on outstanding risks, .	\$87,462 71	
State and local taxes, due or accrued, . .	308 57	
Gross liabilities, . . . . .	<hr/>	87,771 28
Surplus, . . . . .		<hr/>
		\$132,067 63

## INCOME.

Cash premiums received during the year, .	\$180,600 66	
Deduct return premiums, . . . . .	5,675 24	
Net cash premiums received, . . . . .	<hr/>	\$174,925 42
Received for interest from all sources, . .		10,772 95
from overpaid loss, . . . . .		7 50
Deposit notes received during the year, .	\$903,003 30	
Gross cash income, . . . . .		<hr/>
		\$185,705 87



## EXPENDITURES.

Paid for losses during the year, . . . . .	\$73,927 59
for salaries and fees of officers and employees, . . . . .	4,532 40
for inspections, . . . . .	2,161 00
for State and local taxes, . . . . .	1,770 22
for profits or surplus on terminated policies, . . . . .	113,985 36
for rents, . . . . .	500 00
for incidental expenses, . . . . .	1,596 83
	<hr/>
Gross cash expenditures, . . . . .	\$198,473 40

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$19,652,542 00
written during 1884, . . . . .	20,067,180 00
Total, . . . . .	<hr/> \$39,719,722 00
Risks terminated during 1884, . . . . .	19,652,542 00
	<hr/>
Net amount in force Dec. 31, 1884, . . . . .	\$20,067,180 00
Deposit notes received on outstanding risks, . . . . .	878,874 90
Losses incurred during the year, . . . . .	49,355 13
Percentage of profits or surplus returned during 1884, $65\frac{45}{100}$ per cent.	
Average rate to date, $64\frac{62}{100}$ per cent.	

WORCESTER MUTUAL FIRE INSURANCE COMPANY,  
WORCESTER.

[Incorporated February, 1823. Commenced business March, 1824.]

EBENEZER TORREY, *President*.      CHARLES M. MILES, *Vice-President*.  
ROGER F. UPHAM, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$20,000 00	\$24,400 00
Union Pacific Railroad bonds, . . . . .	5,000 00	5,550 00
Boston, Barre and Gardner Railroad bonds, . . . . .	12,000 00	12,000 00
170 shares Worcester National Bank, . . . . .	17,000 00	22,130 00
20 " City National Bank, . . . . .	20,000 00	24,000 00
50 " Citizens' National Bank, . . . . .	5,000 00	6,250 00
22 " Central National Bank, . . . . .	2,200 00	3,080 00
57 " Mechanics' National Bank, . . . . .	5,700 00	7,125 00
45 " Quinsigamond National Bank, . . . . .	4,500 00	4,500 00
40 " Fitchburg National Bank, . . . . .	4,000 00	6,000 00
15 " Blackstone National Bank, . . . . .	1,500 00	1,650 00
20 " Oxford National Bank, . . . . .	2,000 00	2,600 00
15 " Grafton National Bank, . . . . .	1,500 00	1,650 00
15 " Southbridge National Bank, . . . . .	1,500 00	1,950 00

	Par value.	Market value.
30 shares Westboro' National Bank, .	\$3,030 00	\$3,030 00
25 " Wachusett National Bank, .	2,500 00	4,950 00
	<hr/>	<hr/>
	\$107,430 00	\$130,865 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
25 shares Worcester and Nashua R. R., .	\$1,750 00	\$1,700 00
10 " Norwich and Worcester R. R., .	1,630 00	1,500 00
10 " Bay State House and mortgages,	2,250 00	1,850 00
65 " Worcester Gas Light Company,	9,750 00	6,500 00
15 " Chicago, Burl. and Quincy R.R.,	1,770 00	2,000 00
Chicago, Burl. and Quincy R. R. bonds, .	925 00	
600 shares Nashua and Rochester Railroad,	36,000 00	25,000 00
30 " Atch., Top. and Santa Fé R. R.,	2,280 00	2,500 00
5 " Chicago, Burl. and Quincy R. R.,	590 00	
11 " " " " " " " " " "	1,298 00	1,100 00
	<hr/>	<hr/>
	\$58,243 00	\$42,150 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$80,000 00	
Loans on mortgage of real estate (first liens),	256,958 00	
Stocks, bonds, etc., as per schedule, . . .	130,865 00	
Loans on collateral security, as per schedule,	42,150 00	
Personal loans, . . . . .	19,750 00	
Cash in the office and in bank, . . . . .	18,859 10	
Premiums in course of collection (net), . .	427 45	
Interest due and accrued, . . . . .	8,644 50	
Gross assets, . . . . .	<hr/>	\$557,654 05

## LIABILITIES.

Losses and claims unpaid, . . . . .	\$2,900 00	
Unearned premiums on outstanding risks, .	233,400 67	
Gross liabilities, . . . . .	<hr/>	236,300 67
Surplus, . . . . .		<hr/>
		\$321,353 38

## INCOME.

Cash premiums received during the year, . . . . .	\$109,091 06
Received for interest from all sources, . . . . .	22,155 30
for rents, . . . . .	6,258 78
Deposit notes received during the year, . . . . .	\$108,314 49
Gross cash income, . . . . .	<hr/>
	\$137,505 14

## EXPENDITURES.

Paid for losses during the year, . . . . .	\$30,113 51
for brokerage and commissions, . . . . .	12,470 56
for salaries and fees of officers and employees, . . . . .	10,705 60
for State and local taxes, . . . . .	3,020 93
for profits or surplus on terminated policies, . . . . .	61,043 47
for incidental expenses, . . . . .	3,453 41
	<hr/>
Gross cash expenditures, . . . . .	\$120,807 48

## MISCELLANEOUS.

Risks outstanding Dec. 31, 1883, . . . . .	\$30,551,364 00
written during 1884, . . . . .	7,478,685 00
Total, . . . . .	<hr/> \$38,030,049 00
Risks terminated during 1884, . . . . .	7,008,942 00
	<hr/>
Net amount in force Dec. 31, 1884, . . . . .	\$31,021,107 00
Deposit notes received on outstanding risks, . . . . .	466,801 35
Losses incurred during the year, . . . . .	25,820 39
Percentage of profits or surplus returned during 1884, 60 per cent.	

## AGGREGATE.

Guaranty capital, . . . . .	\$300,000
<b>ASSETS.</b>	
Gross present assets, . . . . .	\$7,402,822
<b>LIABILITIES.</b>	
Gross present liabilities, . . . . .	\$3,020,756
<b>INCOME.</b>	
Cash received for premiums during the year, . . . . .	\$2,612,688
for interest and dividends, . . . . .	335,244
from assessment on deposit notes, . . . . .	5,803
for rents, . . . . .	18,681
from all other sources, . . . . .	8,661
Gross cash income, . . . . .	\$2,981,077
<b>EXPENDITURES.</b>	
Cash paid for losses, . . . . .	\$862,516
for brokerage and commission on premiums, . . . . .	139,332
for salaries and fees of officers and employees, . . . . .	178,160
for interest on borrowed money, . . . . .	349
for State and local taxes, . . . . .	32,478
for return of profits or surplus, . . . . .	1,386,862
for rents, . . . . .	15,545
for dividends on guaranty capital, . . . . .	21,000
for all other expenditures, . . . . .	69,467
Total expenditures, . . . . .	\$2,705,709
<b>GENERAL ITEMS.</b>	
Risks written during the year, . . . . .	\$266,685,068
terminated during the year, . . . . .	240,620,393
outstanding at end of year, . . . . .	493,206,239
Amount of deposit notes received thereon, . . . . .	14,841,896
of losses incurred during the year, . . . . .	744,033
Net profits reserved by companies having guaranty capital, . . . . .	112,716





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MASSACHUSETTS

MUTUAL MARINE INSURANCE COMPANIES.

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DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DECEMBER 31, 1884.

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## DETAILED STATEMENT OF ASSETS AND LIABILITIES.

## CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated April 30, 1853. Commenced business October 1, 1853.]

WILLIAM PERKINS, *President.*GEO. L. DE BLOIS, *Secretary.**Office, No. 62 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$20,000 00	\$24,400 00
Eastern Railroad bonds, . . . . .	10,000 00	11,500 00
Brookline town bonds, . . . . .	10,000 00	13,000 00
Beverly town bonds, . . . . .	20,000 00	20,400 00
Scrip of other companies, . . . . .	320 00	100 00
100 shares Atlas National Bank, . . . . .	10,000 00	11,500 00
150 " Commerce National Bank, . . . . .	15,000 00	17,250 00
100 " Old Boston National Bank, . . . . .	5,000 00	6,000 00
100 " Continental National Bank, . . . . .	10,000 00	10,600 00
300 " Columbian National Bank, . . . . .	30,000 00	37,500 00
300 " Hide and Leather Nat'l Bank, . . . . .	30,000 00	33,900 00
16 " Massachusetts National Bank, . . . . .	4,000 00	4,080 00
120 " North National Bank, . . . . .	12,000 00	14,280 00
100 " New England National Bank, . . . . .	10,000 00	13,800 00
300 " Republic National Bank, . . . . .	30,000 00	39,300 00
200 " Second National Bank, . . . . .	20,000 00	30,200 00
30 " State National Bank, . . . . .	3,000 00	3,540 00
350 " Tremont National Bank, . . . . .	35,000 00	35,700 00
100 " Webster National Bank, . . . . .	10,000 00	11,000 00
300 " Washington National Bank, . . . . .	30,000 00	38,100 00
220 " Boston & Albany Railroad, . . . . .	22,000 00	37,180 00
120 " Boston & Providence Railroad, . . . . .	12,000 00	20,160 00
48 " Boston & Lowell Railroad, . . . . .	24,000 00	25,200 00
	<hr/>	<hr/>
	\$372,320 00	\$458,690 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
375 shares Atch., Top. & Santa Fé R. R., . . . . .	\$29,250 00	\$50,000 00
Kansas Pacific Railroad bonds, . . . . .	23,000 00	
Corporation notes, . . . . .		90,980 16
Loans on personal security, . . . . .		152,162 33
		<hr/>
		\$293,142 49

## SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . . . .	\$458,690 00	
Loans on collateral security, as per schedule, . . . . .	293,142 49	
Cash deposited in bank, . . . . .	46,139 97	
Interest due and accrued, . . . . .	1,997 23	
Premiums in course of collection (gross), . . . . .	12,133 78	
Notes taken for marine and inland risks, . . . . .	229,559 14	
Gross assets, . . . . .	<hr/>	\$1,041,662 61

## LIABILITIES.

Losses claimed and reported, . . . . .	\$20,000 00	
Unearned premiums on outstanding risks, . . . . .	153,515 08*	
Interest due or accrued on scrip, . . . . .	244 80	
Due and accrued for rent, etc., . . . . .	575 00	
Commissions and brokerage, . . . . .	500 00	
Gross liabilities, except scrip, . . . . .	<hr/>	174,834 88
		<hr/>
Surplus as regards policy-holders, . . . . .		\$866,827 73
Scrip outstanding, not ordered to be redeemed, . . . . .		705,290 00
		<hr/>
Surplus over scrip, . . . . .		\$161,537 73

## INCOME.

Cash received for marine and inl'd prem's, . . . . .	\$288,740 13	
Deduct re-insurance and return premiums, . . . . .	25,313 82	
Net cash rec'd for marine and inl'd prem's, . . . . .	<hr/>	\$263,426 31
Interest and dividends received from all sources, . . . . .		35,238 87
		<hr/>
Gross cash income, . . . . .		\$298,665 18

## EXPENDITURES.

Cash paid for marine and inland losses, . . . . .	\$206,736 67	
Deduct salvage and re-insurance, . . . . .	16,477 61	
Net cash paid for marine and inland losses, . . . . .	<hr/>	\$190,259 06
Interest paid scrip-holders, . . . . .		38,393 40
Cash paid for commissions and brokerage, . . . . .		14,975 43
salaries of officers and employees, . . . . .		18,440 00

\* Taken at 100 per cent.

# 78 MASSACHUSETTS MUTUAL MARINE [Dec. 31,

Cash paid for State and local taxes, . . . . .	\$3,999 30
rent and incidentals, . . . . .	9,590 56
	<hr/>
Gross cash expenditures, . . . . .	\$275,657 75

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1883, . . . . .	\$9,071,229 00	\$170,673 51
written during 1884, . . . . .	17,453,321 00	342,840 37
	<hr/>	<hr/>
Total, . . . . .	\$26,524,550 00	\$513,513 88
Deduct risks expired and terminated, . . . . .	18,414,349 00	355,368 82
	<hr/>	<hr/>
In force at end of year, . . . . .	\$8,110,201 00	\$158,145 06
Deduct amount re-insured, . . . . .	642,063 00	4,629 98
	<hr/>	<hr/>
Net amount in force, . . . . .	\$7,468,138 00	\$153,515 08

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$12,848,736 00
Losses paid from organization of company, . . . . .	8,332,010 00
Cash dividends declared from organization of company, . . . . .	2,637,675 00
Marine and inland losses incurred during the year, . . . . .	210,259 00

## INDIA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 29, 1867. Commenced business May 22, 1867.]

Whole amount of guaranty fund, . . . . .	\$65,600 00
Paid up in subscription notes, . . . . .	65,600 00
Outstanding scrip not ordered to be redeemed, . . . . .	156,272 00

JOHN H. DANES, *President.*

WILLIAM L. CAVERLY, *Secretary.*

*Office, No. 49 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Old Colony Railroad bonds, . . . . .	\$10,000 00	\$12,300 00
Boston and Maine Railroad bonds, . . . . .	5,000 00	6,100 00
Boston and Albany Railroad bonds, . . . . .	2,000 00	2,400 00
New York and New England R.R. bonds, . . . . .	5,000 00	5,250 00
Fitchburg Railroad bonds, . . . . .	23,000 00	27,640 00
Boston and Lowell Railroad bonds, . . . . .	5,000 00	5,750 00
Metropolitan Railroad bonds, . . . . .	5,000 00	5,650 00
Framingham and Lowell Railroad bonds, . . . . .	10,000 00	10,600 00
Nashua and Rochester Railroad bonds, . . . . .	15,000 00	15,000 00
N. E. Mortgage Security Company bonds, . . . . .	6,000 00	6,000 00
Oregon Southern Imp. Company bonds, . . . . .	1,000 00	800 00

	Par value.	Market value.
United States bonds, . . . . .	\$5,000 00	\$6,150 00
100 shares Boston and Maine Railroad, . .	10,000 00	16,700 00
150 " Old Colony Railroad, . . . . .	15,000 00	21,600 00
75 " Boston and Providence Railroad, . .	7,500 00	12,450 00
20 " Highland Street Railway, . . . .	2,000 00	2,600 00
60 " Webster National Bank, . . . . .	6,000 00	6,300 00
15 " Hamilton National Bank, . . . . .	1,500 00	1,800 00
	<hr/>	<hr/>
	\$134,000 00	\$165,090 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . .	\$165,090 00	
Cash in the office of the company, . . . .	585 46	
deposited in bank, . . . . .	8,921 98	
Interest due and accrued, . . . . .	1,104 16	
Notes taken for marine and inland risks, .	71,991 82	
Subscription notes on time, not exceeding twelve months, not yet due, . . . . .	65,600 00	
Gross assets, . . . . .	<hr/>	\$313,293 42

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$9,000 00	
claimed and reported, . . . . .	4,000 00	
Unearned premiums on outstanding risks, .	54,098 23*	
Interest due or accrued on scrip, . . . .	99 83	
Due for borrowed money, . . . . .	5,000 00	
Gross liabilities, except guaranty fund and scrip, . . . . .	<hr/>	72,198 06
Surplus as regards policy-holders, . . . .		\$241,095 36
Guaranty fund, . . . . .	\$65,600 00	
Scrip outstanding not ordered to be red'm'd,	156,272 00	
	<hr/>	221,872 00
Surplus over guaranty fund and scrip, . . .		\$19,223 36

## INCOME.

Cash received for marine and inland prems.,	\$117,130 66	
Deduct reinsurance and return premiums, .	10,648 90	
Net cash rec'd for marine and inland prems.,	<hr/>	\$106,481 76
Interest and dividends received from all sources, . . . .		7,222 80
Gross cash income, . . . . .		<hr/>
		\$113,704 56

\* \$49,954.08 at 60 per cent., and \$4,144.15 at 100 per cent.



## EXPENDITURES.

Cash paid for marine and inland losses, . . . . .	\$91,804 94	
Deduct salvage and reinsurance, . . . . .	6,187 25	
Net cash paid for marine and inland losses, . . . . .	<u>          </u>	\$85,617 69
Interest paid scrip-holders, . . . . .		36 23
Cash paid for commissions and brokerage, . . . . .		5,979 05
salaries of officers and employees, . . . . .		10,700 00
State and local taxes, . . . . .		1,177 01
rent and incidentals, . . . . .		<u>5,527 05</u>
Gross cash expenditures, . . . . .		\$109,037 03

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1883, . . . . .	\$1,243,497 00	\$69,093 91
written during 1884, . . . . .	4,633,998 00	<u>125,121 08</u>
Total, . . . . .	<u>\$5,877,495 00</u>	\$194,214 99
Deduct risks expired and terminated, . . . . .	4,472,934 00	<u>104,884 87</u>
In force at end of year, . . . . .	\$1,404,561 00	\$89,330 12
Deduct amount reinsured, . . . . .	40,500 00	<u>1,929 17</u>
Net amount in force, . . . . .	\$1,364,061 00	\$87,400 95

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$2,424,399 03
Losses paid from organization of company, . . . . .	1,564,634 49
Marine and inland losses incurred during the year, . . . . .	87,991 22

## AGGREGATE.

Whole amount of guaranty fund, . . . . .	\$65,600
in subscription notes, . . . . .	65,600
of outstanding scrip not cancelled, . . . . .	861,562
<b>ASSETS.</b>	
Gross present assets, . . . . .	\$1,354,956
<b>LIABILITIES.</b>	
Gross present liabilities, . . . . .	\$247,033
<b>INCOME.</b>	
Cash received during the year for marine premiums, . . . . .	\$369,908
for interest and dividends, . . . . .	42,462
Gross cash income, . . . . .	\$412,370
<b>EXPENDITURES.</b>	
Cash paid during the year for marine losses, . . . . .	\$275,877
for brokerage and commissions on premiums, . . . . .	20,954
for salaries of officers and employees, . . . . .	29,140
for State and local taxes, . . . . .	5,176
for interest paid scrip holders during year, . . . . .	38,429
for incidental expenses, . . . . .	15,119
Gross cash expenditures, . . . . .	\$384,695
<b>GENERAL ITEMS.</b>	
Marine risks written during the year, . . . . .	\$22,087,319
Premiums charged or receivable thereon, . . . . .	467,961
Marine risks terminated during the year, . . . . .	22,887,283
Marine risks outstanding at end of year, . . . . .	8,832,199
Marine losses incurred during the year, . . . . .	298,250
Scrip dividends declared during the year, . . . . .	61,650



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MASSACHUSETTS

JOINT-STOCK FIRE, MARINE, AND FIRE-MARINE

INSURANCE COMPANIES.

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DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DECEMBER 31, 1884.

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## DETAILED STATEMENT OF ASSETS AND LIABILITIES.

## AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated June 12, 1818. Commenced business June, 1818.]

PAID-UP CAPITAL, \$300,000.

FRANCIS PEABODY, *President.*J. W. FIELD, *Secretary.**Office, No 45 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
444 shares Old Boston National Bank, .	\$22,200 00	\$26,862 00
200 " Columbian National Bank, .	20,000 00	25,200 00
45 " Eagle National Bank, . .	4,500 00	4,961 25
170 " Globe National Bank, . .	17,000 00	16,235 00
112 " Hamilton National Bank, . .	14,200 00	17,608 00
62 " New England National Bank, .	6,200 00	8,494 00
100 " Suffolk National Bank, . .	10,000 00	11,300 00
152 " State National Bank, . . .	15,200 00	17,936 00
280 " Union National Bank, . . .	28,000 00	38,080 00
447 " Boston & Albany Railroad, .	44,700 00	75,766 50
13 " Boston & Lowell Railroad, .	6,500 00	6,808 75
200 " Old Colony Railroad, . . .	20,000 00	28,900 00
8 " Merrimack Manuf. Co., . . .	8,000 00	10,120 00
Boston and Albany Railroad bonds, . . .	35,000 00	42,000 00
Chicago, Burl. and Quincy Railroad bonds,	50,000 00	46,125 00
Eastern Railroad bonds, . . . . .	20,000 00	23,150 00
Chicago, Mil. and St. Paul Railroad bonds,	25,000 00	27,000 00
	<hr/>	<hr/>
	\$346,500 00	\$426,546 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Kansas City, St. Jo. & C. B. Railroad bonds,	\$5,962 50	\$4,100 00
Oregon Short Line bonds, . . . . .	10,290 50	49,000 00
100 shares American Loan and Trust Co., .	7,500 00	
130 " Chic., Burl. & Quincy R. R., .	14,950 00	
South Carolina State bonds (Brown), .	5,250 00	
Oregon Navigation bonds, . . . . .	20,842 50	
	<hr/>	<hr/>
	\$64,795 50	\$53,100 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$15,000 00	
Interest due or accrued thereon, . . . . .	142 50	
Stocks, bonds, etc., as per schedule, . . . . .	426,546 50	
Loans on collateral security, as per schedule,	53,100 00	
Cash in the office of the company, . . . . .	1,087 29	
deposited in bank, . . . . .	27,628 64	
Interest due and accrued, . . . . .	5,193 61	
Premiums in course of collection (gross), . . . . .	5,442 73	
Notes taken for marine and inland risks, . . . . .	44,089 78	
Premiums more than 3 mos. due, \$982,30		
Gross assets, . . . . .	—————	\$578,231 05

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$10,688 36	
claimed and reported, . . . . .	6,775 39	
Unearned premiums on outstanding risks, . . . . .	104,554 60†	
Dividends to stockholders unpaid, . . . . .	820 00	
Due and accrued for rents, salaries, etc., . . . . .	305 28	
Commissions and brokerage, . . . . .	327 37	
Due for re-insurance, . . . . .	1,078 84	
Gross liabilities, except capital, . . . . .	—————	124,549 84
Surplus as regards policy holders, . . . . .		\$453,681 21
Paid-up capital, . . . . .		300,000 00
Surplus over capital, . . . . .		\$153,681 21

## INCOME.

Cash received for fire premiums, . . . . .	\$117,049 83	
Deduct re-insurance and return premiums, . . . . .	14,664 11	
Net cash received for fire premiums, . . . . .	—————	\$102,385 72
Cash received for marine and inland prem's, . . . . .	\$66,636 40	
Deduct re-insurance and return premiums, . . . . .	10,414 33	
Net cash rec'd for marine and inland prem's, . . . . .	—————	56,222 07
Interest received on mortgages, . . . . .		337 50
Interest and dividends received from all other sources, . . . . .		22,942 56
Income from rents, . . . . .		683 32
Gross cash income, . . . . .		\$182,571 17

\* Value of lands mortgaged, . . . . . \$15,000 00

Value of buildings thereon, . . . . . 15,000 00

Amount of insurance held as collateral, . . . . . 15,000 00

† Of the marine premiums \$15,679.50 is taken at 60 per cent., and \$25,523.33 at 100 per cent.



## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$56,035 10	
Deduct salvage and re-insurance, . . . . .	2,657 10	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$53,378 00
Cash paid for marine and inland losses, . . . . .	72,390 64	
Deduct salvage and re-insurance, . . . . .	17,120 36	
Net cash paid for marine and inland losses, . . . . .	<u>          </u>	55,270 28
Cash dividends paid, . . . . .		29,440 00
Cash paid for commissions and brokerage, . . . . .		23,543 48
salaries of officers and employees, . . . . .		15,978 79
State and local taxes, . . . . .		5,645 84
interest, . . . . .		1,187 55
incidentals, . . . . .		<u>11,060 17</u>
Gross cash expenditures, . . . . .		\$195,504 11

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec 31, 1883, . . . . .	\$12,936,190 00	\$116,230 32
written during 1884, . . . . .	13,430,455 00	<u>115,911 80</u>
Total, . . . . .	\$26,366,645 00	\$232,142 12
Deduct risks expired and terminated, . . . . .	12,824,433 00	<u>99,488 50</u>
In force at end of year, . . . . .	\$13,542,212 00	\$132,653 62
Deduct amount reinsured, . . . . .	566,873 00	<u>5,950 07</u>
Net amount in force, . . . . .	\$12,975,339 00	\$126,703 55
Marine risks outstanding Dec. 31, 1883, . . . . .	\$4,264,332 00	\$61,726 57
written during 1884, . . . . .	2,387,818 00	<u>42,184 29</u>
Total, . . . . .	\$6,652,150 00	\$103,910 86
Deduct risks expired and terminated, . . . . .	3,797,407 00	<u>51,891 63</u>
In force at end of year, . . . . .	\$2,854,743 00	\$52,019 23
Deduct amount reinsured, . . . . .	17,193 00	<u>363 40</u>
Net amount in force, . . . . .	\$2,837,550 00	\$51,655 83

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$8,740,000 00
Losses paid from organization of company, . . . . .	6,190,000 00
Cash dividends declared from organization of company, . . . . .	2,655,000 00
Dividends declared during the year (10 per cent.), . . . . .	30,000 00
Fire losses incurred during the year, . . . . .	58,540 00
Marine and inland losses incurred during the year, . . . . .	49,683 00
Company's stock owned by directors, . . . . .	<u>13,100 00</u>

## BOSTON MARINE INSURANCE COMPANY, BOSTON.

[Incorporated December 23, 1873. Commenced business January 20, 1874.]

PAID-UP CAPITAL, \$1,000,000.

RANSOM B. FULLER, *President.*THOMAS H. LORD, *Secretary.**Office, 17 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$200,000 00	\$236,125 00
Boston city bonds, . . . . .	100,000 00	114 562 50
Bangor city bonds, . . . . .	10,000 00	11,662 50
Boston and Albany Railroad bonds, . .	20,000 00	23,950 00
Oregon Short Line Railroad bonds, . .	10,000 00	8,800 00
Chicago, Bur. and Quincy Railroad bonds, .	7,000 00	6,440 00
Atch., Topeka and Santa Fé Railroad stock,	172,500 00	133,256 25
Chic., Burl. and Quincy Railroad stock, .	62,700 00	72,105 00
Iron Railroad stock, . . . . .	29,300 00	17,580 00
Union Pacific Railroad stock, . . . . .	25,000 00	11,500 00
Hoosac Tunnel Dock and Elevator Co. stock,	5,000 00	5,000 00
Merchandise National Bank stock, . .	27,000 00	26,055 00
First National Bank stock, . . . . .	10,000 00	19,675 00
Eliot National Bank stock, . . . . .	13,200 00	15,708 00
Republic National Bank stock, . . . . .	9,700 00	12,707 00
Old Boston National Bank stock, . . .	10,000 00	12,200 00
Revere National Bank stock, . . . . .	10,000 00	12,025 00
State National Bank stock, . . . . .	10,000 00	11,712 50
Suffolk National Bank stock, . . . . .	10,000 00	11,325 00
New England National Bank stock, . . .	8,300 00	11,059 75
Hamilton National Bank stock, . . . . .	8,600 00	10,599 50
Beverly National Bank stock, . . . . .	7,600 00	9,652 00
Naumkeag National Bank stock, . . . . .	4,000 00	5,480 00
Atlantic National Bank stock, . . . . .	3,000 00	4,541 25
Howard National Bank stock, . . . . .	1,400 00	1,568 00
Atlas National Bank stock, . . . . .	1,000 00	1,150 00
Boston Sugar Refinery Company stock, .	25,000 00	25,000 00
	<hr/>	<hr/>
	\$800,300 00	\$831,439 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Mexican Railroad bonds, . . . . .	\$22,375 00	} \$25,000 00
Mexican Railroad scrip, . . . . .	4,252 50	
270 shares Detroit, Hillsdale and S. W. R.R.,	16,200 00	} 15,000 00
10 " American Fire Hose Company, .	1,250 00	
10 " Merchants' Insurance Company,	1,000 00	
Old Colony Railroad bonds, . . . . .	12,275 00	10,000 00

# 88 MASS. JOINT-STOCK FIRE, MARINE, [Dec. 31,

	Par value.	Market value.
100 shares China Manufacturing Co., . . .	\$10,000 00	\$5,000 00
100 " Pembroke Mills, . . .	10,000 00	
Mexican Central Railroad bonds, . . .	2,237 50	4,600 00
Mexican Central Railroad scrip, . . .	425 25	
10 shares Merchants' Insurance Company, .	1,000 00	
59 " Atl'tic & Gulf Stream Trans. Co.,	1,770 00	3,600 00
Old Colony Railroad bonds, . . .	4,400 00	
Mexican Central Railroad bonds, . . .	895 00	1,065 10
Mexican Central Railroad scrip, . . .	170 10	
10 shares South Boston Gas Light Company,	1,100 00	1,000 00
	<hr/>	<hr/>
	\$89,350 35	\$65,265 10

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens),*	\$136,450 00
Stocks, bonds, etc., as per schedule, . . .	831,439 25
Loans on collateral security as per schedule,	65,265 10
Cash in the office of the company, . . .	829 93
Cash deposited in bank, . . .	383,874 58
Interest due and accrued, . . .	4,956 05
Premiums in course of collection (gross), .	150,349 26
Notes taken for marine and inland risks, .	560,961 20
Gross assets, . . .	<hr/> \$2,134,125 37

## LIABILITIES.

Losses adjusted, unpaid, . . .	\$9,092 37
claimed and reported, . . .	228,526 00
Unearned premiums on outstanding risks, .	386,351 35†
Gross liabilities, except capital, . . .	<hr/> 623,969 72
Surplus as regards policy holders, . . .	\$1,510,155 65
Paid-up capital, . . .	1,000,000 00
Surplus over capital, . . .	<hr/> \$510,155 65

## INCOME.

Cash received for marine and inland prem's,	\$1,375,416 59
Deduct reinsurance and return premiums, .	156,555 58
Net cash rec'd for marine and inland prem's,	<hr/> \$1,218,861 01
Interest and dividends received from all sources, . . .	67,400 47
Gross cash income, . . .	<hr/> \$1,286,261 48

\* Total value of property mortgaged, . . . \$231,500 00  
Amount of insurance held as collateral, . . . 122,500 00

† \$344,943.78 is taken at 60 per cent., and \$41,407.57 at 100 per cent.

## EXPENDITURES.

Cash paid for marine and inland losses, . . .	\$1,033,607 17	
Deduct salvage and reinsurance, . . .	105,670 60	
Net cash paid for marine and inland losses, . . .	<hr/>	\$927,936 57
Cash dividends paid, . . . . .		100,000 00
paid for commissions and brokerage, . . .		97,620 50
salaries of officers and employees, . . .		34,356 15
State and local taxes, . . . . .		22,260 14
rent and incidentals, . . . . .		90,375 10
		<hr/>
Gross cash expenditures, . . . . .		\$1,272,548 46

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1883, . . .	\$12,321,068 00	\$724,617 08
written during 1884, . . . . .	79,941,022 00	1,337,514 75
	<hr/>	<hr/>
Total, . . . . .	\$92,262,090 00	\$2,062,131 83
Deduct risks expired and terminated, . . .	80,472,936 00	1,408,942 26
	<hr/>	<hr/>
In force at end of year, . . . . .	\$11,789,154 00	\$653,189 57
Deduct amount reinsured, . . . . .	928,579 00	36,875 70
	<hr/>	<hr/>
Net amount in force, . . . . .	\$10,860,575 00	\$616,313 87

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$11,284,452 77
Losses paid from organization of company, . . . . .	7,425,367 07
Cash dividends declared from organization of company, . . .	630,000 00
Dividends declared during the year (10 per cent.), . . .	100,000 00
Marine and inland losses incurred during the year, . . .	957,197 42
Company's stock owned by directors, . . . . .	156,900 00

## BOYLSTON MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated December 26, 1872. Commenced business January 8, 1873.]

PAID-UP CAPITAL, \$557,200.

JOSEPH W. BALCH, *President.*WASHINGTON GLOVER, *Secretary.**Office, No. 30 Kilby Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
250 shares	Merchants' National Bank, . . .	\$25,000 00	\$33,500 00
200 "	State National Bank, . . .	20,000 00	23,400 00
100 "	Merchandise National Bank, . . .	10,000 00	9,600 00
300 "	Republic National Bank, . . .	30,000 00	39,300 00
300 "	Washington National Bank, . . .	30,000 00	38,100 00
300 "	Columbian National Bank, . . .	30,000 00	37,500 00
200 "	Tremont National Bank, . . .	20,000 00	20,400 00
17 "	New England National Bank, . . .	1,700 00	2,261 00
67 "	Revere National Bank, . . .	6,700 00	7,973 00
55 "	Boston and Albany Railroad, . . .	5,500 00	9,322 50
300 "	Boston and Providence Railroad, . . .	30,000 00	50,400 00
250 "	Fitchburg Railroad, . . .	25,000 00	27,750 00
	Boston and Providence Railroad bonds, . . .	100,000 00	123,000 00
	Framingham and Lowell Railroad bonds, . . .	25,000 00	26,750 00
	Cedar Rapids and Mo. River R. R. bonds, . . .	29,000 00	34,645 00
	New England Mort. Security Co. bonds, . . .	10,000 00	10,150 00
	United States bonds, . . .	51,000 00	57,757 50
		<hr/>	<hr/>
		\$148,900 00	\$551,809 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
5 shares Boston and Providence R. R., . . .	\$880 00	\$100 00
188 " Ocean Mills, . . .	18,800 00	10,000 00
100 " Shove Mills, . . .	10,000 00	
74 " Davol Mills, . . .	3,330 00	
Toledo, Cincin. and St Louis R. R. bonds, . . .	500 00	20,000 00
Rutland Railroad bonds, . . .	6,800 00	
Atch., Topeka and Santa Fé R. R. bonds, . . .	15,660 00	
Chicago and West Michigan R. R. bonds, . . .	1,740 00	
250 shares Ia. Falls and Sioux City R. R., . . .	19,500 00	15,000 00
Fremont, Elkhorn and Mo. Val. R.R. bonds, . . .	10,800 00	8,000 00
Eastern Railroad bonds, . . .	1,150 00	5,000 00
United States bonds, . . .	1,130 00	
City of Cairo bonds, . . .	1,430 00	
Chicago, Burl. and Quincy R. R. bonds, . . .	1,840 00	5,000 00
Oregon Improvement Company bonds, . . .	670 00	
N. E. Mortgage Security Company bonds, . . .	3,030 00	
Saginaw and Western Railroad bonds, . . .	2,100 00	



	Par value.	Market value.
Eastern Railroad bonds, . . . . .	\$1,150 00	\$900 00
45 shares Ocean Mills, . . . . .	4,500 00	20,000 00
150 " Lake Superior Iron Company, .	7,500 00	
105 " Roxbury Mill Corporation, .	9,450 00	
Massachusetts State bonds, . . . . .	1,150 00	
100 shares First Nat'l Bank, Concord, N.H.,	20,000 00	10,000 00
	<hr/>	<hr/>
	\$143,110 00	\$94,300 00

## SUMMARY OF ASSETS DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$15,000 00	
Loans on mortgage of real estate (first liens*),	160,000 00	
Interest due or accrued thereon, . . .	3,119 28	
Stocks, bonds, etc., as per schedule, . .	551,809 00	
Loans on collateral security, as per schedule,	94,300 00	
Cash in the office of the company, . . .	4,454 88	
Deposited in bank, . . . . .	29,310 47	
Interest due and accrued, . . . . .	1,527 34	
Premiums in course of collection (gross), .	30,378 34	
Notes taken for marine and inland risks, .	21,893 72	
Gross assets, . . . . .	<hr/>	911,793 03

## LIABILITIES.

Losses claimed and reported, . . . . .	\$28,915 00	
disputed or resisted, . . . . .	18,815 00	
Unearned premiums on outstanding risks, .	†181,588 49	
Interest due or accrued on scrip, . . . .	435 60	
Due and accrued for rent, salaries, etc., .	200 00	
Commissions, brokerage, etc., . . . . .	1,900 00	
Gross liabilities, except capital, . . . . .	<hr/>	231,854 09
Surplus as regards policy holders, . . . .		\$679,938 94
Paid up capital, . . . . .		557,200 00
Scrip outstanding, not ordered to be re- deemed, . . . . .	\$39,205 00	
Surplus over capital, . . . . .		<hr/>
		\$122,738 94

## INCOME.

Cash received for fire premiums, . . . .	\$294,709 94	
Deduct re-insurance and return premiums,	53,605 79	
Net cash received for fire premiums . . .	<hr/>	\$241,104 15

\* Value of lands mortgaged, . . . . . \$178,300 00  
Value of buildings thereon, . . . . . 123,500 00  
Amount of insurance held as collateral, . . 117,750 00

† Of the marine premiums, \$7,790.70 is taken at 60 per cent. and \$10,896.70 at 100 per cent.



## 92 MASS. JOINT-STOCK FIRE, MARINE, [Dec. 31,

Cash received for marine and inl'd prem's,	\$136,095 52	
Deduct re-insurance and return premiums,	29,921 01	
Net cash rec'd for marine and inl'd prem's,	<u>          </u>	\$106,174 51
Interest received on mortgages, . . . . .		9,163 00
Interest and dividends received from all other sources, .		33,157 02
Income from return tax, . . . . .		5,044 07
all other sources, . . . . .		<u>55 13</u>
Gross cash income, . . . . .		\$394,697 88

### EXPENDITURES.

Cash paid for fire losses, . . . . .	\$230,682 02	
Deduct salvage and re-insurance, . . . . .	21,527 90	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$209,154 12
Cash paid for marine and inland losses, . . . . .	\$294,141 51	
Deduct salvage and re-insurance, . . . . .	176,211 26	
Net cash paid for marine and inland losses, . . . . .	<u>          </u>	117,930 25
Interest paid scrip holders, . . . . .		519 00
Cash paid for commissions and brokerage, . . . . .		47,808 87
salaries of officers and employees, . . . . .		28,500 00
State and local taxes, . . . . .		4,528 57
rent and incidentals, . . . . .		<u>24,553 74</u>
Gross cash expenditures, . . . . .		\$432,994 55

### RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$34,412,362 00	\$390,605 13
written during 1884, . . . . .	26,883,011 00	281,855 40
Total, . . . . .	<u>\$61,295,373 00</u>	<u>\$672,460 53</u>
Deduct risks expired and terminated, . . . . .	31,025,178 00	327,963 72
In force at end of year, . . . . .	<u>\$30,270,195 00</u>	<u>\$344,496 81</u>
Deduct amount re-insured, . . . . .	1,800,650 00	18,694 64
Net amount in force, . . . . .	<u>\$28,469,545 00</u>	<u>\$325,802 17</u>
Marine risks outstanding Dec. 31, 1883, . . . . .	\$1,178,038 00	\$35,397 69
written during 1884, . . . . .	14,334,410 00	131,131 88
Total, . . . . .	<u>\$15,512,448 00</u>	<u>\$166,529 57</u>
Deduct risks expired and terminated, . . . . .	14,223,974 00	139,600 86
In force at end of year, . . . . .	<u>\$1,288,474 00</u>	<u>\$26,928 71</u>
Deduct amount re-insured, . . . . .	205,952 00	3,047 51
Net amount in force, . . . . .	<u>\$1,082,522 00</u>	<u>\$23,881 20</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$4,453,238 62
Losses paid from organization of company, . . .	2,640,026 56
Cash dividends declared from organization of company, . .	664,504 00
Fire losses incurred during the year, . . . . .	190,354 12
Marine and inland losses incurred during the year, . . .	111,060 25
Company's stock owned by directors, . . . . .	28,200 00

## DWELLING-HOUSE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 30, 1872. Commenced business Jan. 9, 1873.]

PAID-UP CAPITAL, \$300,000.

CHARLES K. NICHOLS, *President.*      HENRY F. PERKINS, *Secretary.*  
*Office, No. 40 Water Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares Second National Bank, . . .	\$10,000 00	\$15,100 00
100 " Merchants' National Bank, . . .	10,000 00	13,425 00
100 " Republic National Bank, . . .	10,000 00	13,100 00
100 " State National Bank, . . .	10,000 00	11,712 50
100 " Suffolk National Bank, . . .	10,000 00	11,325 00
100 " Atlas National Bank, . . .	10,000 00	11,500 00
100 " Howard National Bank, . . .	10,000 00	11,200 00
69 " Hide and Leather Nat'l Bank, . . .	6,900 00	7,814 25
50 " New England Nat'l Bank, . . .	5,000 00	6,662 50
50 " City National Bank, . . .	5,000 00	5,362 50
50 " Redemption National Bank, . . .	5,000 00	5,600 00
44 " Union National Bank, . . .	4,400 00	5,951 00
30 " Eagle National Bank, . . .	3,000 00	3,307 50
7 " Tremont National Bank, . . .	700 00	708 75
United States bonds, . . . . .	10,000 00	12,212 50
Eastern Railroad bonds, . . . . .	5,000 00	5,800 00
Vermont and Massachusetts Railroad bonds,	5,000 00	6,425 00
Boston and Maine Railroad bonds, . . .	10,000 00	12,100 00
Boston and Lowell Railroad bonds, . . .	10,000 00	11,900 00
Boston and Providence Railroad bonds, . .	10,000 00	12,100 00
Fitchburg Railroad bonds, . . . . .	8,000 00	10,280 00
Old Colony Railroad bonds, . . . . .	20,000 00	24,175 00
50 shares Vermont and Mass. R. R., . . .	5,000 00	6,425 00
Town of Revere bonds, . . . . .	12,000 00	12,100 00
	<hr/>	<hr/>
	\$195,000 00	\$236,286 50

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon
Old South Society note, . . . . .	\$10,000 00	\$10,000 00
Real Estate loan, . . . . .	4,500 00	3,500 00
	<hr/>	<hr/>
	\$14,500 00	\$13,500 00

## SUMMARY OF ASSETS DEC. 31, 1884.

Loans on mortgage of real estate (first liens),*	\$128,950 00	
Interest due or accrued thereon, . . . . .	1,540 41	
Stocks, bonds, etc., as per schedule, . . . . .	236,286 50	
Loans on collateral security, as per schedule, . . . . .	13,500 00	
Cash in the office of the company, . . . . .	4,495 02	
deposited in bank, . . . . .	19,484 15	
Interest due and accrued, . . . . .	1,229 99	
Premiums in course of collection (gross), . . . . .	14,456 10	
Notes taken for fire risks, . . . . .	2,938 97	
Gross assets, . . . . .	<hr/>	\$422,881 14

## LIABILITIES.

Losses claimed and reported, . . . . .	\$2,250 00	
disputed or resisted, . . . . .	1,000 00	
Unearned premiums on outstanding risks, . . . . .	104,939 51	
Reclaimable on perpetual fire policies, . . . . .	224 44	
Dividends to stockholders unpaid, . . . . .	2,253 00	
Commissions and brokerage, . . . . .	2,184 00	
Gross liabilities, except capital, . . . . .	<hr/>	112,850 95
Surplus as regards policy-holders, . . . . .		\$310,030 19
Paid-up capital, . . . . .		300,000 00
Surplus over capital, . . . . .		<hr/>
		\$10,030 19

## INCOME.

Cash received for fire premiums, . . . . .	\$119,645 52	
Deduct reinsurance and return premiums, . . . . .	9,559 70	
Net cash received for fire premiums, . . . . .	<hr/>	\$110,085 82
Interest received on mortgages, . . . . .		5,097 76
Interest and dividends received from all other sources, . . . . .		13,933 09
Deposits received for perpetual fire risks, . . . . .	\$53 44	
Gross cash income, . . . . .		<hr/>
		\$129,116 67

\* Value of lands mortgaged, . . . . . \$144,200 00  
Value of buildings thereon, . . . . . 108,900 00  
Amount of insurance held as collateral, . . . . . 104,350 00

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$19,179 68
dividends paid, . . . . .	16,847 00
paid for commissions and brokerage, . . . . .	31,392 40
for salaries of officers and employees, . . . . .	9,497 06
for State and local taxes, . . . . .	5,029 03
for rent and incidentals, . . . . .	14,003 76
Gross cash expenditures, . . . . .	<u>\$95,948 93</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$19,631,676 00	\$140,807 69
written during 1884, . . . . .	13,798,208 00	127,445 72
Total, . . . . .	<u>\$33,429,884 00</u>	<u>\$268,253 41</u>
Deduct risks expired and terminated, . . . . .	7,407,283 00	58,287 39
In force at end of year, . . . . .	<u>\$26,022,601 00</u>	<u>\$209,966 02</u>
Deduct amount reinsured, . . . . .	10,000 00	87 00
Net amount in force, . . . . .	<u>\$26,012,601 00</u>	<u>\$209,879 02</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$524,496 17
Losses paid from organization of company, . . . . .	96,269 03
Cash dividends declared from organization of company, . . . . .	225,000 00
Dividends declared during the year (6 per cent.), . . . . .	18,000 00
Fire losses incurred during the year, . . . . .	22,429 68
Company's stock owned by directors, . . . . .	43,400 00

## ELIOT INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 31, 1872. Commenced business Jan. 4, 1873.]

PAID-UP CAPITAL, \$200,000.

GREENLEAF C. GEORGE, *President*. ALONZO P. CURTIS, *Secretary**Office No. 63 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Worcester and Nashua Railroad bonds, . . . . .	\$15,000 00	\$15,150 00
Fitchburg Railroad bonds, . . . . .	45,000 00	47,375 00
Northampton town bonds, . . . . .	20,000 00	22,600 00
Boston city bonds, . . . . .	25,000 00	29,575 00
United States bonds, . . . . .	95,000 00	107,587 50
Massachusetts State bonds, . . . . .	15,000 00	16,200 00

	Par value.	Market value.
140 shares Fitchburg Railroad, . . . .	\$14,000 00	\$15,540 00
25 " Norwich and Worcester R. R., . .	2,500 00	4,075 00
50 " Old Colony Railroad, . . . .	5,000 00	7,212 50
50 " Vermont and Mass Railroad, . . .	5,000 00	6,425 00
100 " Shawmut National Bank, . . . .	10,000 00	11,275 00
37 " Revere National Bank, . . . .	3,700 00	4,449 25
	<hr/>	<hr/>
	\$255,200 00	\$287,464 25

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$39,500 00	
Interest due or accrued thereon, . . . .	759 86	
Stocks, bonds, etc., as per schedule, . . .	287,464 25	
Cash in the office of the company, . . . .	1,995 09	
deposited in bank, . . . . .	13,421 16	
Interest due and accrued, . . . . .	3,035 75	
Premiums in course of collection (gross), .	19,007 49	
Notes taken for fire risks, . . . . .	110 72	
Gross assets, . . . . .	<hr/>	\$365,294 32

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$10,805 00	
disputed or resisted, . . . . .	2,000 00	
Unearned premiums on outstanding risks, .	74,473 02	
Dividends to stockholders unpaid, . . . .	50 00	
Due and accrued for rent, salaries, etc., .	875 00	
Commissions and brokerage, . . . . .	2,850 00	
Gross liabilities, except capital, . . . . .	<hr/>	91,053 02
Surplus as regards policy holders, . . . .		\$274,241 30
Paid-up capital, . . . . .		200,000 00
Surplus over capital, . . . . .		<hr/>
		\$74,241 30

## INCOME.

Cash received for fire premiums, . . . .	\$136,121 15	
Deduct re-insurance and return premiums,	17,057 00	
Net cash received for fire premiums, . . .	<hr/>	\$119,064 15
Interest received on mortgages, . . . . .		1,887 70
Interest and dividends received from all other sources, .		13,442 29
Income from return tax, etc., . . . . .		2,732 39
Gross cash income, . . . . .		<hr/>
		\$137,126 53

\* Value of lands mortgaged, . . . . . \$37,900 00  
Value of buildings thereon, . . . . . 31,800 00  
Amount of insurance held as collateral, . . 42,500 00



## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$91,747 42	
Deduct salvage and reinsurance, . . . . .	1,143 66	
Net cash paid for fire losses, . . . . .	—	\$90,603 76
Cash dividends paid, . . . . .		20,455 00
Cash paid for commissions and brokerage, . . . . .		22,374 07
for salaries of officers and employees, . . . . .		8,734 26
for State and local taxes, . . . . .		5,293 19
for rent and incidentals, . . . . .		7,032 49
Gross cash expenditures, . . . . .		\$154,492 77

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$13,936,315 00	\$184,474 79
written during 1884, . . . . .	11,454,229 00	140,135 38
Total, . . . . .	\$25,390,544 00	\$324,610 17
Deduct risks expired and terminated, . . . . .	13,269,545 00	162,494 39
In force at end of year, . . . . .	\$12,120,999 00	\$162,115 78
Deduct amount reinsured, . . . . .	1,037,267 00	13,169 75
Net amount in force, . . . . .	\$11,083,732 00	\$148,946 03

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$1,360,995 60
Losses paid from organization of company, . . . . .	643,549 86
Cash dividends declared from organization of company, . . . . .	210,000 00
Dividends declared during the year (10 per cent.), . . . . .	20,000 00
Fire losses incurred during the year, . . . . .	85,128 76
Company's stock owned by directors, . . . . .	15,000 00

## EQUITABLE MARINE INSURANCE COMPANY, PROVINCE-TOWN.

[Incorporated 1845. Commenced business, 1846.]

PAID-UP CAPITAL, \$50,000.

JOSHUA PAINE, *President*.LEWIS NICKERSON, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
80 shares Freeman's National Bank, . . . . .	\$8,000 00	\$8,480 00
15 " Revere National Bank, . . . . .	1,500 00	1,815 00
13 " Traders' National Bank, . . . . .	1,300 00	1,209 00



## 98 MASS. JOINT-STOCK FIRE, MARINE, [Dec. 31,

	Par value.	Market value.
15 shares State National Bank, . . . .	\$1,500 00	\$1,770 00
45 " Republic National Bank, . . . .	4,500 00	5,872 50
16 " Hide & Leather National Bank, . .	1,600 00	1,816 00
65 " First National (Provincetown), . .	6,500 00	10,075 00
18 " Boston & Albany Railroad, . . . .	1,800 00	3,042 00
20 " Union Pacific Railroad, . . . . .	2,000 00	960 00
Old Colony Railroad bonds, . . . . .	5,000 00	6,375 00
New York and N. E. Railroad bonds, . .	2,000 00	2,080 00
Atch., Top. and Santa Fé Railroad bonds, .	2,000 00	1,625 00
Chicago and N. W. Railroad bonds, . . .	2,000 00	1,995 00
Brookline Town bonds, . . . . .	3,000 00	3,660 00
Arlington Town bonds, . . . . .	2,000 00	2,360 00
Melrose Town bonds, . . . . .	3,000 00	3,780 00
Bangor City bonds, . . . . .	2,000 00	2,410 00
N. E. Mort. Security Co. bonds, . . . .	1,000 00	1,000 00
	<hr/>	<hr/>
	\$50,700 00	\$60,324 50

## SUMMARY OF ASSETS DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . .	\$60,324 50	
Cash in the office of the company, . . .	627 58	
deposited in bank, . . . . .	7,616 26	
Premiums in course of collection (gross), .	9,975 61	
Notes taken for marine and inland risks, .	20,242 62	
Gross assets, . . . . .	<hr/>	\$98,786 57

## LIABILITIES.

Losses claimed and reported, . . . . .	\$3,200 00	
disputed or resisted, . . . . .	500 00	
Unearned premiums on outstanding risks, .	19,313 37*	
Dividends to stockholders unpaid, . . .	5,130 00	
State and local taxes, . . . . .	55 00	
Gross liabilities, except capital, . . . .	<hr/>	28,198 37
		<hr/>
Surplus as regards policy holders, . . . .		\$70,588 20
Paid-up capital, . . . . .		50,000 00
		<hr/>
Surplus over capital, . . . . .		\$20,588 20

## INCOME.

Cash received for marine and inland prem's,	\$31,804 11	
Deduct reinsurance and return premiums, .	1,707 97	
Net cash received for marine and inl'd prem's,	<hr/>	\$30,096 14
Interest and dividends received from all sources, . . .		3,202 94
		<hr/>
Gross cash income, . . . . .		\$33,299 08

\* Taken at 100 per cent.

## EXPENDITURES.

Net cash paid for marine and inland losses, . . . . .	\$20,161 22
Cash dividends paid, . . . . .	5,000 00
Cash paid for commissions and brokerage, . . . . .	1,579 12
salaries of officers and employees, . . . . .	1,200 00
State and local taxes, . . . . .	610 25
incidentals, . . . . .	292 67
<hr/>	
Gross cash expenditures, . . . . .	\$28,843 26

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1883, . . . . .	\$281,642 00	\$19,054 01
written during 1884, . . . . .	733,925 00	35,526 85
<hr/>		<hr/>
Total, . . . . .	\$1,015,567 00	\$54,580 86
Deduct risks expired and terminated, . . . . .	715,557 00	34,338 24
<hr/>		<hr/>
In force at end of year, . . . . .	\$300,010 00	\$20,242 62
Deduct amount reinsured, . . . . .	15,450 00	929 25
<hr/>		<hr/>
Net amount in force, . . . . .	\$284,560 00	\$19,313 37

## MISCELLANEOUS.

Premiums received from re-organization of company, . . . . .	\$104,366 86
Losses paid from re-organization of company, . . . . .	46,622 32
Cash dividends declared from organization of company, . . . . .	23,000 00
Dividends declared during the year (10 per cent.), . . . . .	5,000 00
Marine and inland losses incurred during the year, . . . . .	23,361 22
Company's stock owned by directors, . . . . .	8,000 00

## FIREMEN'S FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Dec. 31, 1872.]

PAID-UP CAPITAL, \$300,000.

THOMAS W. TUCKER, *President.*HENRY C. SHORT, *Secretary.**Office, No. 48 Congress Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston city bonds, . . . . .	\$20,000 00	\$23,600 00
Charlestown city bonds, . . . . .	63,000 00	70,730 00
Lowell city bonds, . . . . .	15,000 00	16,800 00
Chelsea city bonds, . . . . .	4,000 00	4,560 00
Fall River city bonds, . . . . .	30,000 00	36,300 00

	Par value.	Market value.
Cambridge city bonds, . . . . .	\$8,000 00	\$8,380 00
Lawrence city bonds, . . . . .	18,000 00	20,330 00
Providence city bonds, . . . . .	10,000 00	10,042 50
Eastern Railroad bonds, . . . . .	22,500 00	25,875 00
Worcester and Nashua Railroad bonds, . .	10,000 00	10,200 00
Burlington and Missouri River R.R. bonds,	25,000 00	21,625 00
Kansas City, St. Jo. and C. B. R.R. bonds, .	20,000 00	23,850 00
Boston and Lowell Railroad bonds, . . .	1,000 00	1,040 00
200 shares City National Bank, . . . . .	20,000 00	21,450 00
200 " Hamilton National Bank, . . . . .	20,000 00	24,600 00
86 " Eagle National Bank, . . . . .	8,600 00	9,460 00
54 " Webster National Bank, . . . . .	5,400 00	5,670 00
Gilbert Manufacturing Company note, . . .	50,000 00	50,000 00
Brookline Gas Company note, . . . . .	10,000 00	10,000 00
Arlington Mills Company note, . . . . .	30,000 00	30,000 00
Great Falls Manufacturing Company note, .	25,000 00	25,000 00
Merchants' Woolen Company note, . . . .	30,000 00	30,000 00
Ocean Mills Company note, . . . . .	25,000 00	25,000 00
Atlantic Cotton Mills note, . . . . .	25,000 00	25,000 00
Manchester Mills note, . . . . .	30,000 00	30,000 00
	<hr/>	<hr/>
	\$525,500 00	\$559,512 50

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
10 shares Randolph National Bank, . . .	\$1,500 00	\$1,000 00
150 " Atlantic Cotton Mills, . . . . .	15,000 00	12,000 00
10 " Market National Bank, . . . . .	902 50	300 00
Atchison, Topeka and Santa Fé R.R. bond,	1,212 50	1,000 00
	<hr/>	<hr/>
	\$18,615 00	\$14,300 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$199,900 00	
Interest due or accrued thereon, . . . .	2,266 44	
Stocks, bonds, etc., as per schedule, . .	559,512 50	
Loans on collateral security as per schedule,	14,300 00	
Cash in the office of the company, . . . .	403 14	
deposited in bank, . . . . .	11,022 06	
Interest due and accrued, . . . . .	3,647 23	
Premiums in course of collection (gross), .	10,214 63	
Premiums more than 3 mos. due, \$174 52		
Gross assets, . . . . .	<hr/>	\$801,266 00

\* Value of lands mortgaged, . . . . . \$176,600 00  
Value of buildings thereon, . . . . . 176,500 00  
Amount of insurance held as collateral, . . . 213,100 00

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$912 84	
claimed and reported, . . . . .	984 00	
disputed or resisted, . . . . .	3,900 00	
Unearned premiums on outstanding risks, .	103,170 85	
Dividends to stockholders unpaid, . . .	60 00	
Due and accrued for rent, salaries, etc., .	2,375 00	
State and local taxes, . . . . .	500 00	
Commissions and brokerage, . . . . .	1,000 00	
Gross liabilities, except capital, . . . .	— — — —	\$112,932 69
Surplus as regards policy-holders, . . . .		\$688,333 31
Paid-up capital, . . . . .		300,000 00
Surplus over capital, . . . . .		\$388,333 31

## INCOME.

Cash received for fire premiums, . . . .	\$137,154 02	
Deduct reinsurance and return premiums, .	12,087 62	
Net cash received for fire premiums, . . .	— — — —	\$125,066 40
Interest received on mortgages, . . . . .		8,704 12
Interest and dividends received from all other sources, .		28,626 12
Income from return tax, . . . . .		5,614 62
Gross cash income, . . . . .		\$168,011 26

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$89,660 38	
Deduct salvage and reinsurance, . . . .	604 68	
Net cash paid for fire losses, . . . . .	— — — —	\$89,055 70
Cash dividends paid, . . . . .		30,130 00
paid for commissions and brokerage, . . . .		18,297 67
salaries of officers and employees, . . . .		16,375 00
State and local taxes, . . . . .		4,688 93
rent and incidentals, . . . . .		5,374 45
Gross cash expenditures, . . . . .		\$163,921 75

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$21,425,923 00	\$244,354 41
written during 1884, . . . . .	12,361,530 00	134,929 36
Total, . . . . .	\$33,787,453 00	\$379,283 77
Deduct risks expired and terminated, . . .	14,372,539 00	161,085 31
In force at end of year, . . . . .	\$19,414,914 00	\$218,198 46
Deduct amount reinsured, . . . . .	935,229 00	11,856 77
Net amount in force, . . . . .	\$18,479,685 00	\$206,341 69

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$1,658,664 86
Losses paid from organization of company, . . .	784,245 62
Cash dividends declared from organization of company, . .	315,000 00
Dividends declared during the year (10 per cent.), . . .	30,000 00
Fire losses incurred during the year, . . . . .	73,188 30
Company's stock owned by directors, . . . . .	16,300 00

## FIRST NATIONAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April, 1868. Commenced business January 1, 1869.]

PAID-UP CAPITAL, \$200,000.

CHARLES B. PRATT, *President*.R. JAMES TATMAN, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Springfield city bonds, . . . . .	\$6,000 00	\$8,100 00
New London city bonds, . . . . .	10,000 00	13,500 00
Worcester city bonds, . . . . .	3,500 00	4,015 00
Boston, Barre and Greenfield R. R. bonds,	20,500 00	23,165 00
Nashua and Rochester Railroad bonds, . .	11,000 00	11,220 00
Worcester and Nashua Railroad bonds, . .	500 00	510 00
First National Bank, Worcester, . . .	12,000 00	19,800 00
Worcester S. D. and T. Co., . . . . .	7,000 00	9,800 00
Worcester Gas Light Company, . . . . .	4,000 00	6,400 00
	<hr/>	<hr/>
	\$74,500 00	\$96,510 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Worcester and Nashua Railroad bonds, . .	\$1,020 00	} \$2,000 00
Nashua and Rochester Railroad bonds, . .	2,040 00	
	<hr/>	<hr/>
	\$3,060 00	\$2,000 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*), \$124,268 50
Interest due or accrued thereon, . . . . . 2,842 85
Stocks, bonds, etc., as per schedule, . . . . . 96,510 00
Loans on collateral security, as per schedule, . . . . . 2,000 00
Cash in the office of the company, . . . . . 4,746 47
deposited in bank, . . . . . 10,816 32
Interest due and accrued, . . . . . 1,078 42

\* Total value of property mortgaged, . . . \$239,100 00  
Amount of insurance held as collateral, . . . 62,480 00

Premiums in course of collection (gross),	\$11,205 14	
Reinsurance due, . . . . .	1,158 19	
Gross assets, . . . . .	— — —	\$254,625 89

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$7,740 21	
claimed and reported, . . . . .	3,650 00	
Unearned premiums on outstanding risks,	46,972 76	
Commissions and brokerage, . . . . .	1,680 00	
Gross liabilities, except capital, . . . . .	— — —	60,042 97

Surplus as regards policy holders, . . . . .		\$194,582 92
Paid-up capital, . . . . .		200,000 00
Impairment of capital, . . . . .		\$5,417 08

## INCOME.

Cash received for fire premiums, . . . . .	\$86,485 02	
Deduct reinsurance and return premiums,	7,476 30	
Net cash received for fire premiums, . . . . .	— — —	\$79,008 72
Interest and dividends received from all sources, . . . . .		12,282 75
Income from return tax and commissions, . . . . .		4,807 48
Gross cash income, . . . . .		\$96,098 95

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$74,931 29	
Deduct salvage and reinsurance, . . . . .	1,535 61	
Net cash paid for fire losses, . . . . .	— — —	\$73,395 68
Cash paid for commissions and brokerage, . . . . .		14,303 56
salaries of officers and employees, . . . . .		5,106 66
State and local taxes, . . . . .		1,889 32
incidentals, . . . . .		5,588 50
Gross cash expenditures, . . . . .		\$100,283 72

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$7,368,979 00	\$103,516 32
written during 1884, . . . . .	5,300,771 00	84,472 78
Total, . . . . .	\$12,669,750 00	\$187,989 10
Deduct risks expired and terminated, . . . . .	6,551,373 00	93,471 08
In force at end of year, . . . . .	\$6,118,377 00	\$94,518 02
Deduct amount re-insured, . . . . .	49,632 00	572 50
Net amount in force, . . . . .	\$6,068,745 00	\$93,945 52



## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$1,850,860 69
Losses paid from organization of company, . . .	1,234,114 27
Cash dividends declared from organization of company, .	104,000 00
Fire losses incurred during the year, . . . . .	70,245 97
Company's stock owned by directors, . . . . .	77,800 00

MERCANTILE FIRE AND MARINE INSURANCE COMPANY,  
BOSTON.

[Incorporated February 11, 1823. Commenced business, May, 1823.]

PAID-UP CAPITAL, \$400,000.

GEORGE R. ROGERS, *President.*B. F. FIELD, JR., *Secretary.**Office, No. 58 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares Atlantic National Bank, . . .	\$10,000 00	\$15,100 00
200 " City National Bank, . . .	20,000 00	21,600 00
200 " Columbian National Bank, . . .	20,000 00	24,800 00
214 " Eagle National Bank, . . .	21,400 00	23,540 00
300 " Globe National Bank, . . .	30,000 00	28,500 00
120 " Hamilton National Bank, . . .	12,000 00	14,760 00
160 " New England National Bank, . . .	16,000 00	22,080 00
200 " North National Bank, . . .	20,000 00	23,800 00
37 " Railroad National Bank, . . .	3,700 00	4,255 00
178 " State National Bank, . . .	17,800 00	21,004 00
535 " Suffolk National Bank, . . .	53,500 00	60,455 00
200 " Tremont National Bank, . . .	20,000 00	20,400 00
200 " Union National Bank, . . .	20,000 00	27,000 00
200 " Boston & Providence Railroad, . . .	20,000 00	33,600 00
100 " Lyman Mills, . . . . .	10,000 00	7,100 00
United States bonds, . . . . .	15,000 00	18,300 00
New Bedford Railroad bonds, . . . . .	30,000 00	36,000 00
Boston and Albany Railroad bonds, . . .	30,000 00	35,700 00
Boston and Maine Railroad bonds, . . .	10,000 00	12,200 00
Fitchburg Railroad bonds, . . . . .	25,000 00	30,750 00
Boston & Lowell Railroad bonds, . . .	25,000 00	29,500 00
Boston city bonds, . . . . .	65,000 00	76,050 00
Charlestown city bonds, . . . . .	10,000 00	11,600 00
	<hr/>	<hr/>
	\$504,400 00	\$598,094 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$41,500 00	
Interest due or accrued thereon, . . . . .	595 00	
Stocks, bonds, etc., as per schedule, . . . . .	598,094 00	
Cash in the office of the company, . . . . .	2,451 38	
deposited in bank, . . . . .	10,201 09	
Interest due and accrued, . . . . .	5,702 08	
Premiums in course of collection (gross), . . . . .	5,750 42	
Notes taken for marine and inland risks, . . . . .	29,213 41	
Gross assets, . . . . .	<u>          </u>	\$693,507 38

## LIABILITIES.

Losses claimed and reported, . . . . .	\$19,494 97	
Unearned premiums on outstanding risks, . . . . .	94,348 51†	
Due and accrued for rents, salaries, etc., . . . . .	1,500 00	
Commissions and brokerage, . . . . .	209 00	
Gross liabilities, except capital, . . . . .	<u>          </u>	115,552 48
Surplus as regards policy holders, . . . . .		\$577,954 90
Paid-up capital, . . . . .		<u>400,000 00</u>
Surplus over capital, . . . . .		\$177,954 90

## INCOME.

Cash received for fire premiums, . . . . .	\$138,540 03	
Deduct reinsurance and return premiums, . . . . .	22,148 32	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$116,391 71
Cash rec'd for marine and inland prem's, . . . . .	\$72,494 41	
Deduct reinsurance and return premiums, . . . . .	13,469 53	
Net cash rec'd for marine and inl'd prem's, . . . . .	<u>          </u>	59,024 88
Interest received on mortgages, . . . . .		2,000 00
Interest and dividends received from all other sources, . . . . .		30,057 98
Income from all other sources, . . . . .		<u>775 44</u>
Gross cash income, . . . . .		\$208,250 01

## EXPENDITURES.

Cash paid for fire losses, . . . . .		\$72,080 20
Cash paid for marine and inland losses, . . . . .	\$31,812 60	
Deduct salvage and reinsurance, . . . . .	112 34	
Net cash paid for marine and inland losses, . . . . .	<u>          </u>	31,700 26

\* Value of lands mortgaged, . . . . . \$30,000 00  
 Value of buildings thereon, . . . . . 30,500 00  
 Amount of insurance held as collateral, . . . . . 41,000 00

† Of the marine premiums \$6,558.60 is taken at 60 per cent., and \$7,196.65 at 100 per cent.

# 106 MASS. JOINT-STOCK FIRE, MARINE, [Dec. 31,

Cash dividends paid, . . . . .	\$40,000 00
paid for commissions and brokerage, . . . . .	30,623 06
salaries of officers and employees, . . . . .	14,075 00
State and local taxes, . . . . .	5,366 73
rent and incidentals, . . . . .	11,834 74
Gross cash expenditures, . . . . .	\$205,679 99

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$18,775,531 00	\$181,008 67
written during 1884, . . . . .	12,616,135 00	132,428 07
Total, . . . . .	\$31,391,666 00	\$313,436 74
Deduct risks expired and terminated, . . . . .	14,545,684 00	144,055 30
In force at end of year, . . . . .	\$16,845,982 00	\$169,381 44
Deduct amount reinsured, . . . . .	735,014 00	8,194 92
Net amount in force, . . . . .	\$16,110,968 00	\$161,186 52
Marine risks outstanding Dec. 31, 1883, . . . . .	\$2,519,917 00	\$23,799 81
written during 1884, . . . . .	1,949,149 00	76,406 49
Total, . . . . .	\$4,469,066 00	\$100,206 30
Deduct risks expired and terminated, . . . . .	2,856,051 00	81,928 65
In force at end of year, . . . . .	\$1,613,015 00	\$18,277 65
Deduct amount reinsured, . . . . .	5,000 00	150 00
Net amount in force, . . . . .	\$1,608,015 00	\$18,127 65

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$5,915,746 60
Losses paid from organization of company, . . . . .	4,470,289 51
Cash dividends declared from organization of company, . . . . .	1,894,500 00
Dividends declared during the year (10 per cent.), . . . . .	40,000 00
Fire losses incurred during the year, . . . . .	75,607 32
Marine and inland losses incurred during the year, . . . . .	32,500 05
Company's stock owned by directors, . . . . .	26,800 00

## MERCHANTS' INSURANCE COMPANY, BOSTON.

[Incorporated March 30, 1852. Commenced business, January, 1853.]

PAID-UP CAPITAL, \$50,000.

CHARLES A. FULLER, *President*.ELISHA WHITNEY, *Secretary*.*Office, No. 41 Devonshire Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
50 shares Beverly Nat'l Bank, Beverly, .	\$5,000 00	\$6,250 00
50 " Naumkeag Nat'l Bank, Salem, .	5,000 00	7,000 00
67 " Merchants' Nat'l Bank, Salem, .	3,350 00	4,489 00
50 " Mercantile Nat'l Bank, Salem, .	5,000 00	6,100 00
40 " Revere Nat'l Bank, Boston, .	4,000 00	4,810 00
20 " Hide and Leather N'l B'k, Boston,	2,000 00	2,270 00
17 " Grand Nat'l Bank, Marblehead,	1,700 00	2,040 00
5 " First National Bank, Salem, .	500 00	625 00
2 " Merchants' Nat'l Bank, Boston, .	200 00	268 25
5 " Eagle Nat'l Bank, Boston, .	500 00	551 25
50 " Eliot National Bank, Boston, .	5,000 00	5,950 00
30 " State National Bank, Boston, .	3,000 00	3,514 00
50 " Merchandise Nat'l Bank, Boston,	5,000 00	4,825 00
1 " Gt. Falls & Conway Railroad, .	100 00	25 00
50 " Atch., Top. and Santa Fé R. R.,	5,000 00	3,850 00
Boston and Albany Railroad bonds, . .	3,000 00	3,592 50
Eastern Railroad bonds, . . . . .	5,000 00	5,787 50
	<hr/>	<hr/>
	\$53,350 00	\$61,947 50

## SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . .	\$61,947 50	
Cash in the office of the company, . .	87 28	
deposited in bank, . . . . .	7,686 86	
Interest due and accrued, . . . . .	187 00	
Premiums in course of collection (gross), .	561 55	
Notes taken for marine and inland risks, .	709 25	
Gross assets, . . . . .	<hr/>	\$71,179 44

## LIABILITIES.

Losses claimed and reported, . . . .	\$8,662 50	
Unearned premiums on outstanding risks, .	8,418 07*	
Gross liabilities, except capital, . . . .	<hr/>	17,080 57
Surplus as regards policy holders, . . . .		\$54,098 87
Paid-up capital, . . . . .		<hr/> 50,000 00
Surplus over capital, . . . . .		\$4,098 87

\* \$6,812.25 taken at 60 per cent. and \$1,605.82 at 100 per cent.

## INCOME.

Cash received for marine and inl'd prem's,	\$21,725 49	
Deduct reinsurance and return premiums, .	715 31	
Net cash rec'd for marine and inl'd prem's,	<u>          </u>	\$21,010 18
Interest and dividends received from all sources, . . .		2,515 85
Gross cash income, . . . . .		<u>\$23,526 03</u>

## EXPENDITURES.

Cash paid for marine and inland losses, .	\$9,496 83	
Deduct salvage and reinsurance, . . .	241 13	
Net cash paid for marine and inland losses,	<u>          </u>	\$9,255 70
Cash dividends paid, . . . . .		5,000 00
Cash paid for commissions and brokerage, . . .		1,494 74
for salaries of officers and employees, . . .		1,566 65
for State and local taxes, . . . . .		30 58
for incidentals, . . . . .		350 99
Gross cash expenditures, . . . . .		<u>\$17,698 66</u>

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1883, .	\$256,155 00	\$13,628 93
written during 1884, . . .	744,990 00	19,424 86
Total, . . . . .	<u>\$1,001,145 00</u>	<u>\$33,053 79</u>
Deduct risks expired and terminated, .	770,627 00	20,059 21
In force at end of year, . . . . .	<u>\$230,518 00</u>	<u>\$12,994 58</u>
Deduct amount reinsured, . . . . .	1,000 00	35 00
Net amount in force, . . . . .	<u>\$229,518 00</u>	<u>\$12,959 58</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$415,523 67
Losses paid from organization of company, . . . . .	344,919 83
Cash dividends declared from organization of company, .	68,250 00
Dividends declared during the year (10 per cent.), . . .	5,000 00
Marine and inland losses incurred during the year, . . .	16,731 35
Company's stock owned by directors, . . . . .	9,000 00

NEPTUNE FIRE AND MARINE INSURANCE COMPANY,  
BOSTON.

[Incorporated Dec. 24, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, \$300,000.

GEORGE F. OSBORNE, *President*.      EUGENE B. HINKLEY, *Secretary*.  
*Office, No. 64 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
700 shares Tremont National Bank, . . .	\$70,000 00	\$71,400 00
100 " Union National Bank, . . .	10,000 00	13,525 00
50 " Globe National Bank, . . .	5,000 00	4,775 00
40 " Massachusetts National Bank, . . .	10,000 00	10,225 00
100 " Hamilton National Bank, . . .	10,000 00	12,325 00
120 " Suffolk National Bank, . . .	12,000 00	13,590 00
120 " Revere National Bank, . . .	12,000 00	14,520 00
50 " Everett National Bank, . . .	5,000 00	4,550 00
75 " Shoe and Leather Nat'l Bank, . . .	7,500 00	7,125 00
50 " Hide and Leather Nat'l Bank, . . .	5,000 00	5,650 00
100 " Atlas National Bank, . . .	10,000 00	11,500 00
100 " State National Bank, . . .	10,000 00	11,825 00
42 " Columbian National Bank, . . .	4,200 00	5,250 00
50 " Howard National Bank, . . .	5,000 00	5,650 00
160 " New England National Bank, . . .	16,000 00	22,080 00
65 " Faneuil Hall National Bank, . . .	6,500 00	8,482 50
200 " Old Boston National Bank, . . .	10,000 00	12,100 00
100 " Redemption National Bank, . . .	10,000 00	11,200 00
100 " Republic National Bank, . . .	10,000 00	13,100 00
130 " Commerce National Bank, . . .	13,000 00	14,950 00
Boston and Maine Railroad bonds, . . .	6,000 00	7,260 00
Burl. and Mo. River, in Neb., R R. bonds, . . .	24,000 00	28,080 00
Fitchburg Railroad bonds, . . .	10,000 00	12,250 00
Union Pacific Railroad bonds, . . .	10,000 00	11,000 00
Oregon Railway and Navigation Co. bonds, . . .	10,000 00	11,000 00
Brooklyn city bonds, . . .	10,000 00	13,100 00
Fitchburg city bonds, . . .	30,000 00	34,500 00
United States bonds, . . .	10,000 00	11,300 00
	<hr/>	<hr/>
	\$351,200 00	\$402,312 50

## SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . .	\$402,312 50
Cash in the office of the company, . . .	7,120 27
deposited in bank, . . .	14,561 90
Interest due and accrued, . . .	2,955 00



# 110 MASS. JOINT-STOCK FIRE, MARINE, [Dec. 31,

Premiums in course of collection (gross), . . . . .	\$21,205 37	
Notes taken for marine and inland risks, . . . . .	4,831 04	
Premiums more than 3 mos. due, \$276 89		
Gross assets, . . . . .	<u>          </u>	\$452,986 08

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$5,500 00	
disputed or resisted, . . . . .	500 00	
Unearned premiums on outstanding risks, . . . . .	96,205 30*	
Commissions and brokerage, . . . . .	2,350 00	
Gross liabilities, except capital, . . . . .	<u>          </u>	104,555 30
Surplus as regards policy holders, . . . . .	. . . . .	\$348,430 78
Paid-up capital, . . . . .	. . . . .	<u>300,000 00</u>
Surplus over capital, . . . . .	. . . . .	\$48,430 78

## INCOME.

Cash received for fire premiums, . . . . .	\$181,493 89	
Deduct reinsurance and return premiums, . . . . .	17,252 12	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$164,241 77
Cash rec'd for marine and inland prem's, . . . . .	\$15,022 75	
Deduct reinsurance and return premiums, . . . . .	447 04	
Net cash rec'd for marine and inl'd prem's, . . . . .	<u>          </u>	14,575 71
Interest and dividends received from all sources, . . . . .	. . . . .	22,945 50
Income from profit on stocks sold, . . . . .	. . . . .	<u>2,709 06</u>
Gross cash income, . . . . .	. . . . .	\$204,472 04

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$165,874 09	
Deduct salvage and reinsurance, . . . . .	640 29	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$165,233 80
Net cash paid for marine and inland losses, . . . . .	. . . . .	4,836 18
Cash dividends paid, . . . . .	. . . . .	15,000 00
paid for commissions and brokerage, . . . . .	. . . . .	26,753 20
salaries of officers and employees, . . . . .	. . . . .	16,331 48
State and local taxes, . . . . .	. . . . .	4,391 62
rent and incidentals, . . . . .	. . . . .	<u>5,653 33</u>
Gross cash expenditures, . . . . .	. . . . .	\$238,199 61

\* The marine premiums (\$4,461.50) are taken at 100 per cent.

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$12,870,136 00	\$179,365 84
written during 1884, . . .	14,026,639 00	179,377 89
Total, . . . . .	\$26,896,775 00	\$358,743 73
Deduct risks expired and terminated, . . .	14,304,355 00	175,810 59
In force at end of year, . . . . .	\$12,592,420 00	\$182,933 14
Deduct amount reinsured, . . . . .	7,490 00	66 08
Net amount in force, . . . . .	\$12,584,930 00	\$182,867 06
Marine risks outstanding Dec. 31, 1883, . . .	\$848,661 00	\$12,481 98
written during 1884, . . . . .	208,775 00	11,004 32
Total, . . . . .	\$1,057,436 00	\$23,486 30
Deduct risks expired and terminated, . . .	912,336 00	19,024 80
In force at end of year, . . . . .	\$145,100 00	\$4,461 50

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$2,220,623 50
Losses paid from organization of company, . . . . .	1,498,481 42
Cash dividends declared from organization of company, . .	315,000 00
Dividends declared during the year (5 per cent.), . . .	15,000 00
Fire losses incurred during the year, . . . . .	148,733 80
Marine and inland losses incurred during the year, . . .	769 08
Company's stock owned by directors, . . . . .	28,600 00

## NORTH AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated December, 1872. Commenced business January 1, 1873.]

PAID-UP CAPITAL, \$200,000.

ALBERT BOWKER, *President.*EUGENE E. PATRIDGE, *Secretary.**Office, No. 70 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$50,000 00	\$60,937 50
Chicago, Mil. and St. Paul Railroad bonds, . . . . .	5,000 00	6,050 00
Toledo, Del. and Burlington R. R. bonds, . . . . .	5,000 00	675 00
Chicago, Burl. and Quincy R. R. bonds, . . . . .	9,000 00	8,855 00
Oregon Short Line Railroad bonds, . . . . .	8,000 00	6,860 00
Northern Pacific Railroad bonds, . . . . .	5,000 00	5,037 50
Union Pacific Railroad bonds, . . . . .	6,000 00	5,400 00

	Par value.	Market value.
Oregon Railway and Navigation Co. b'ds, .	\$17,000 00	\$18,216 25
50 shares Columbian National Bank, .	5,000 00	6,250 00
100 " Eliot National Bank, . . .	10,000 00	12,050 00
100 " Globe National Bank, . . .	10,000 00	9,550 00
150 " Merchants' National Bank, .	15,000 00	20,100 00
50 " City National Bank, . . .	5,000 00	5,362 50
17 " Exchange National Bank, . .	1,700 00	1,912 50
29 " Hide and Leather Nat'l Bank, .	2,900 00	3,291 50
250 " Old Boston National Bank, . .	12,500 00	15,125 00
138 " Boston National Bank, . . .	13,800 00	15,456 00
50 " Shoe and Leather Nat'l Bank, .	5,000 00	4,750 00
100 " State National Bank, . . .	10,000 00	11,700 00
100 " Suffolk National Bank, . . .	10,000 00	11,300 00
	<hr/>	<hr/>
	\$205,900 00	\$228,878 75

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Union Pacific Railroad bonds, . . . .	\$1,100 00	\$1,000 00
United States bonds, . . . . .	565 62	125 00
2 shares Old Colony Railroad, . . . .	288 00	120 00
Eastern Railroad bonds, . . . . .	11,500 00	10,000 00
	<hr/>	<hr/>
	\$13,453 62	\$11,245 00

## SUMMARY OF ASSETS, DECEMBER 31, 1884.

Cash value of unencumbered real estate, .	\$12,114 73	
Loans on mortgage of real estate (first liens*),	45,782 02	
Interest due or accrued thereon, . . .	302 42	
Stocks, bonds, etc., as per schedule, . .	228,878 75	
Loans on collateral security, as per schedule,	11,245 00	
Cash in the office of the company, . . .	534 05	
deposited in the bank, . . . . .	16,855 77	
Interest due and accrued, . . . . .	1,381 74	
Premiums in course of collection (gross), .	11,499 72	
Rents, due and accrued, . . . . .	102 40	
Due from other companies, . . . . .	2,915 01	
Premiums more than 3 months due, \$749 23		
Gross assets, . . . . .	<hr/>	\$331,611 61

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$3,436 13
claimed and reported, . . . . .	2,357 50
Unearned premiums on outstanding risks, .	70,951 14
Due and accrued for rent, salaries, etc., .	733 00

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\* Value of lands mortgaged, . . . . . \$29,350 00  
Value of buildings thereon, . . . . . 65,300 00  
Amount of insurance held as collateral, . . . 53,100 00

Commissions and brokerage, . . . . .	\$2,032 15	
Miscellaneous, . . . . .	453 96	
Gross liabilities, except capital, . . . . .	<u>          </u>	\$79,963 88
Surplus as regards policy holders, . . . . .		\$251,647 73
Paid-up capital, . . . . .		<u>200,000 00</u>
Surplus over capital, . . . . .		\$51,647 73

## INCOME.

Cash received for fire premiums, . . . . .	\$120,093 42	
Deduct reinsurance and return premiums, . . . . .	22,356 77	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$97,736 65
Interest received on mortgages, . . . . .		4,310 56
Interest and dividends received from all other sources, . . . . .		12,647 00
Income from rents, . . . . .		270 09
Gross cash income, . . . . .		<u>\$114,964 30</u>

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$54,682 24	
Deduct salvage and reinsurance, . . . . .	3,984 98	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$50,697 26
Cash dividends paid, . . . . .		20,205 00
Cash paid for commissions and brokerage, . . . . .		14,568 63
salaries of officers and employees, . . . . .		14,698 15
State and local taxes, . . . . .		5,131 06
rent and incidentals, . . . . .		12,106 41
Gross cash expenditures, . . . . .		<u>\$117,406 51</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$14,109,174 00	\$113,597 99
written during 1884, . . . . .	13,268,477 00	124,391 69
Total, . . . . .	<u>\$27,377,651 00</u>	<u>\$237,989 68</u>
Deduct risks expired and terminated, . . . . .	12,364,639 00	91,367 58
In force at end of year, . . . . .	<u>\$15,013,012 00</u>	<u>\$146,622 10</u>
Deduct amount reinsured, . . . . .	590,163 00	4,719 83
Net amount in force, . . . . .	<u>\$14,422,849 00</u>	<u>\$141,902 27</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$809,493 62
Losses paid from organization of company, . . . . .	277,100 43
Cash dividends declared from organization of company, . . . . .	220,000 00
Dividends declared during the year (10 per cent.), . . . . .	20,000 00
Fire losses incurred during the year, . . . . .	56,557 36
Company's stock owned by directors, . . . . .	26,200 00

## PRESCOTT INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 27, 1872. Commenced business Jan. 15, 1873.]

PAID-UP CAPITAL, \$200,000.

FRANKLIN GREENE, *President*.FRANCIS H. STEVENS, *Secretary*.*Office, No. 42 Congress Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
450 shares Webster National Bank, . . .	\$45,000 00	\$49,500 00
112 " Atlas National Bank, . . .	11,200 00	12,880 00
203 " Eliot National Bank, . . .	20,300 00	24,563 00
10 " Eagle National Bank, . . .	1,000 00	1,102 50
100 " Merchandise National Bank, . . .	10,000 00	9,650 00
125 " Market National Bank, . . .	12,500 00	11,281 25
50 " New England National Bank, . . .	5,000 00	6,900 00
120 " Tremont National Bank, . . .	12,000 00	12,315 00
125 " Second National Bank, . . .	12,500 00	18,875 00
48 " Blackstone National Bank, . . .	4,800 00	4,896 00
100 " State National Bank, . . .	10,000 00	11,825 00
100 " Globe National Bank, . . .	10,000 00	9,550 00
60 " Merchants' National Bank, . . .	6,000 00	8,325 00
Cincinnati city bonds, . . .	25,000 00	31,500 00
Boston and Lowell Railroad bonds, . . .	25,000 00	30,000 00
Northern Pacific Railroad bonds, . . .	30,000 00	30,000 00
Kansas City, Law. and South'n R. R. b'ds, .	25,000 00	27,250 00
Cin., Ind., St. Louis and Chicago R. R. b'ds,	10,000 00	10,000 00
	<hr/>	<hr/>
	\$275,300 00	\$310,412 75

## SUMMARY OF ASSETS DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . .	\$310,412 75	
Cash in the office of the company, . . .	8,922 12	
deposited in bank, . . .	10,561 69	
Interest due and accrued, . . .	2,233 32	
Premiums in course of collection (gross), .	17,767 94	
Gross assets, . . .	<hr/>	\$349,897 82

## LIABILITIES.

Losses adjusted, unpaid, . . .	\$10,337 68
claimed and reported, . . .	4,550 00
disputed or resisted, . . .	500 00

Unearned premiums on outstanding risks, .	\$117,356 42	
Commissions and brokerage, . . . .	3,683 65	
Gross liabilities, except capital, . .	————	\$136,427 75
Surplus as regards policy holders, . . . .		\$213,470 07
Paid-up capital, . . . . .		200,000 00
Surplus over capital, . . . . .		\$13,470 07

## INCOME.

Cash received for fire premiums, . . .	\$211,618 85	
Deduct reinsurance and return premiums, .	27,053 44	
Net cash received for fire premiums, . .	————	\$184,565 41
Interest and dividends received from all sources, . .		16,454 27
Gross cash income, . . . . .		\$201,019 68

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$137,034 58	
Deduct salvage and reinsurance, . . .	1,000 34	
Net cash paid for fire losses, . . . .	————	\$136,034 24
Cash dividends paid, . . . . .		6,000 00
paid for commissions and brokerage, . . .		34,589 84
for salaries of officers and employees, . .		11,566 00
for State and local taxes, . . . . .		3,079 14
for incidentals, . . . . .		12,468 68
Gross cash expenditures, . . . . .		\$203,737 90

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec 31, 1883, . .	\$19,715,386 00	\$230,769 47
written during 1884, . . . . .	17,666,497 00	210,020 44
Total, . . . . .	\$37,381,883 00	\$440,789 91
Deduct risks expired and terminated, . .	17,704,897 00	198,790 67
In force at end of year, . . . . .	\$19,676,986 00	\$241,999 24
Deduct amount reinsured, . . . . .	494,776 00	7,286 41
Net amount in force, . . . . .	\$19,182,210 00	\$234,712 83

## MISCELLANEOUS.

Premiums received from organization of company, . .	\$1,924,616 70
Losses paid from organization of company, . . .	1,065,528 79
Cash dividends declared from organization of company, .	182,000 00
Dividends declared during the year (3 per cent ), . .	6,000 00
Fire losses incurred during the year, . . . . .	126,498 74
Company's stock owned by directors, . . . . .	107,300 00



## SALEM MARINE INSURANCE COMPANY, SALEM.

[Incorporated Feb. 6, 1856. Commenced business Feb. 7, 1857.]

PAID-UP CAPITAL, \$100,000.

WILLIAM NORTHEY, *President*. FRED'K. P. RICHARDSON, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$10,000 00	\$11,750 00
Burlington and Mo. River Railroad bonds,	6,000 00	7,020 00
Cedar Rapids and Mo. Railroad bonds, .	5,000 00	6,100 00
Consolidated Railroad of Vermont bonds, .	5,000 00	2,875 00
Phila., Wilmington, and Balti. R. R. bonds,	5,000 00	5,350 00
Fremont, Elkhorn, and Mo. Val. R. R. bonds,	10,000 00	10,850 00
Essex Railroad bonds, . . . . .	900 00	911 25
Sioux City and Pacific Railroad bonds, .	3,000 00	3,067 50
Oregon Railway and Nav. Co. bonds, .	5,000 00	5,350 00
Northern Pacific Railroad bonds, . .	5,000 00	5,037 50
Chicago and Northwestern Railroad bonds,	5,000 00	4,687 50
Cleveland city bonds, . . . . .	10,000 00	12,050 00
Providence city bonds, . . . . .	5,000 00	5,812 50
Cambridge city bonds, . . . . .	10,000 00	12,800 00
Louisville city bonds, . . . . .	5,000 00	5,625 00
Minneapolis city bonds, . . . . .	10,000 00	10,000 00
Chicago city bonds, . . . . .	8,000 00	8,400 00
Cincinnati city bonds, . . . . .	5,000 00	5,325 00
Omaha city bonds, . . . . .	3,000 00	3,375 00
Manhattan Beach Improvement Co. bonds,	5,000 00	4,000 00
55 shares Chic., Burl. & Quincy R.R., .	5,500 00	6,421 25
100 " Chicago and Northwestern R. R.,	10,000 00	9,075 00
30 " Mercantile Nat'l Bank, Salem, .	3,000 00	3,540 00
81 " Merchants' Nat'l Bank, Salem, .	4,050 00	5,508 00
73 " Exchange Nat'l Bank, Salem, .	7,300 00	8,395 00
98 " First Nat'l Bank, Salem, . .	9,800 00	12,250 00
100 " Naumkeag Nat'l Bank, Salem, .	10,000 00	13,700 00
93 " North Nat'l Bank, Boston, .	9,300 00	11,125 12
100 " Second Nat'l Bank, Boston, .	10,000 00	15,100 00
100 " Webster Nat'l Bank, Boston, .	10,000 00	11,000 00
75 " Commerce Nat'l Bank, Boston, .	7,500 00	8,625 00
51 " Atlantic Nat'l Bank, Boston, .	5,100 00	7,720 13
16 " Shawmut Nat'l Bank, Boston, .	1,600 00	1,804 00
21 " Boston Nat'l Bank, Boston, .	2,100 00	2,362 50
30 " Merchants' Nat'l Bank, Boston,	3,000 00	4,162 50
	<hr/>	<hr/>
	\$219,150 00	\$251,174 75

## SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . .	\$251,174 75	
Cash in the office of the company, . . .	210 21	
deposited in bank, . . . . .	21,964 41	
Interest due and accrued, . . . . .	1,510 00	
Premiums in course of collection (gross), .	4,885 87	
Notes taken for marine and inland risks, .	15,435 36	
Gross assets, . . . . .	<u>          </u>	\$295,180 60

## LIABILITIES.

Losses claimed and reported, . . . . .	\$14,050 00	
Unearned premiums on outstanding risks, .	27,820 43*	
Dividends to stockholders unpaid, . . .	125 00	
Due and accrued for rent, salaries, etc., .	291 67	
Commissions and brokerage, . . . . .	365 48	
Gross liabilities, except capital, . . .	<u>          </u>	42,652 58
Surplus as regards policy holders, . . .		\$252,528 02
Paid-up capital, . . . . .		<u>100,000 00</u>
Surplus over capital, . . . . .		\$152,528 02

## INCOME.

Cash received for marine and inl'd prem's, .	\$46,226 94	
Deduct reinsurance and return premiums, .	2,302 68	
Net cash rec'd for marine and inl'd prem's, .	<u>          </u>	\$43,924 26
Interest and dividends rec'd from all sources, .		12,140 73
Income from return tax, . . . . .		<u>1,780 00</u>
Gross cash income, . . . . .		\$57,844 99

## EXPENDITURES.

Cash paid for marine and inland losses, . .	\$34,934 14	
Deduct salvage and reinsurance, . . . .	426 80	
Net cash paid for marine and inland losses, .	<u>          </u>	\$34,507 34
Cash dividends paid, . . . . .		9,930 00
Cash paid for commissions and brokerage, .		2,670 87
for salaries of officers and employees, .		4,000 00
for State and local taxes, . . . . .		2,153 25
for rent and incidentals, . . . . .		<u>1,411 09</u>
Gross cash expenditures, . . . . .		\$54,672 55

\* Taken at 100 per cent.

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1883,	\$601,593 00	\$27,601 51
written during 1884,	2,342,761 00	43,510 21
Total,	\$2,944,354 00	\$71,111 72
Deduct risks expired and terminated,	2,323,466 00	43,070 79
In force at end of year,	\$620,888 00	\$28,040 93
Deduct amount reinsured,	4,300 00	220 50
Net amount in force,	\$616,588 00	\$27,820 43

## MISCELLANEOUS.

Premiums received from organization of company,	\$1,335,938 81
Losses paid from organization of company,	994,629 79
Cash dividends declared from organization of company,	274,000 00
Dividends declared during the year (10 per cent.),	10,000 00
Marine and inland losses incurred during the year,	37,557 13
Company's stock owned by directors,	13,700 00

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,  
SPRINGFIELD.

[Incorporated 1849. Commenced business, 1851.]

PAID-UP CAPITAL, \$1,000,000.

J. N. DUNHAM, *President*.S. J. HALL, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	\$100,000 00	\$130,000 00
Wakefield Water Company bonds,	50,000 00	53,000 00
Kansas City, St. Joe and C. B. R.R. b'ds,	100,000 00	120,000 00
Union Pacific Railroad bonds,	50,000 00	53,000 00
Chicago and Northwestern Railroad bonds,	50,000 00	55,000 00
Morris and Essex Railroad bonds,	8,000 00	10,000 00
New York and Harlem Railroad bonds,	10,000 00	12,500 00
Chic., Mil. and St. Paul Railroad bonds,	10,000 00	12,500 00
St. Paul, Minn. and Man. Railway bonds,	50,000 00	55,000 00
Chic., Burl. and Quincy Railroad bonds,	10,000 00	9,200 00
Detroit, Lansing and No. R.R. bonds,	2,000 00	2,400 00
100 shares Agawam Nat. B'k, Springfield,	10,000 00	13,300 00

		Par value.	Market value.
150 shares	J. Hancock Nat'l B'k, Sp'gfi'd,	\$15,000 00	\$18,750 00
104	" Chicopee Nat'l Bank,	10,400 00	16,640 00
100	" Pyncheon Nat'l Bank,	10,000 00	17,000 00
28	" Second Nat'l Bank,	2,800 00	4,900 00
200	" Third Nat'l Bank,	20,000 00	35,000 00
100	" City Nat'l Bank,	10,000 00	12,800 00
100	" Chapin Nat'l Bank,	10,000 00	13,000 00
116	" First Nat'l Bank,	11,600 00	19,140 00
75	" Ware Nat'l Bank, Ware, .	7,500 00	9,000 00
34	" First Nat'l Bank, Northampton,	3,400 00	4,250 00
100	" Northampton N'l B'k, "	10,000 00	17,000 00
10	" Monson Nat'l Bank, Monson, .	1,000 00	1,250 00
31	" First Nat'l Bank, Chicopee, .	3,100 00	4,960 00
20	" Adams Nat'l B'k, No. Adams, .	2,000 00	2,840 00
100	" Tremont Nat'l Bank, Boston, .	10,000 00	10,200 00
100	" Boston Nat'l Bank, Boston, .	10,000 00	11,200 00
100	" N. E. Nat'l Bank, Boston, .	10,000 00	13,800 00
100	" Commonwe'lt'h N'l B'k, Boston,	10,000 00	11,200 00
100	" Merchandise Nat'l B'k, Boston,	10,000 00	10,000 00
100	" Merchants Nat'l Bank, Boston,	10,000 00	13,400 00
100	" Atlas Nat'l Bank, Boston, .	10,000 00	11,500 00
200	" Howard Nat'l Bank, Boston, .	20,000 00	25,000 00
100	" Webster Nat'l Bank, Boston, .	10,000 00	11,000 00
150	" Boylston Nat'l Bank, Boston, .	15,000 00	17,250 00
100	" Eliot Nat'l Bank, Boston, .	10,000 00	12,000 00
100	" N'l B'k of Commerce, Boston, .	10,000 00	11,500 00
100	" Shawmut Nat'l Bank, Boston, .	10,000 00	11,300 00
100	" N'l B'k of Commerce, N. Y., .	10,000 00	15,000 00
200	" Fourth Nat'l Bank, New York, *	20,000 00	22,800 00
112	" Continental N'l B'k, N. Y., .	11,200 00	12,320 00
200	" Metropolitan N'l B'k, N. Y., .	20,000 00	6,000 00
100	" Franklin Co. N'l B'k, Greenfi'd,	10,000 00	10,000 00
100	" St. Paul N'l B'k, St. P'l, Minn.,	10,000 00	11,000 00
700	" Boston and Albany Railroad, .	70,000 00	119,000 00
200	" Boston and Providence R. R., .	20,000 00	34,000 00
500	" Connecticut River Railroad, .	50,000 00	80,000 00
100	" Worcester, Nash. & Roch. R.R.	10,000 00	7,000 00
1000	" N. Y., N. H. & Hartford R.R., .	100,000 00	180,000 00
500	" N. Y. Cen. & Hudson Riv. R.R.	50,000 00	45,000 00
500	" Old Colony Railroad, .	50,000 00	72,500 00
1000	" New York and Harlem R. R., .	50,000 00	100,000 00
1100	" Chic., Burl. and Quincy R. R., .	110,000 00	129,800 00
500	" Chic., Mil. & St. Paul Railroad,	50,000 00	52,500 00
400	" Pennsylvania Railroad, .	20,000 00	24,000 00

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\$1,373,000 00 \$1,792,700 00

## Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
20 shares Agawam N'l B'k, Springfield, .	\$2,660 00	\$2,275 00
10 " Agawam National Bank, . .	1,330 00	1,000 00
25 " Quassaic N'l B'k, Newb'gh, N.Y.,	625 00	400 00
100 " Nonotuck Paper Co., Holyoke, .	10,000 00	15,000 00
60 " Valley Paper Co., Holyoke, .	8,400 00	
1 " Parsons Paper Co., Holyoke, .	10,000 00	
	<hr/>	<hr/>
	\$33,015 00	\$18,675 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . .	\$102,950 00	
Loans on mortgage of real estate (first liens*),	307,616 67	
Interest due or accrued thereon, . .	7,845 01	
Stocks, bonds, etc., as per schedule, . .	1,792,700 00	
Loans on collateral security as per schedule,	18,675 00	
Cash in the office of the company, . .	3,835 76	
deposited in bank, . . . .	28,822 17	
Interest due and accrued, . . . .	25,299 88	
Premiums in course of collection (gross), .	179,000 00	
Notes taken for marine and inland risks, .	92,447 75	
Rents due and accrued, . . . .	887 62	
Due for reinsurance, . . . .	2,430 43	
Gross assets, . . . . .	<hr/>	\$2,562,510 29

## LIABILITIES.

Losses adjusted, unpaid, . . . .	\$77,716 17	
claimed and reported, . . . .	113,783 15	
disputed or resisted, . . . .	14,336 53	
	<hr/>	
Total amount of losses, . . . .	\$205,835 85	
Less reinsurance, . . . . .	11,949 23	
	<hr/>	
Net amount of unpaid losses, . . . .	\$193,886 62	
Unearned premiums on outstanding risks,	1,105,399 56	
Commissions and brokerage, . . . .	26,850 00	
Gross liabilities, except capital, . . . .	<hr/>	1,326,136 18
	<hr/>	
Surplus as regards policy-holders, . . . .	\$1,236,374 11	
Paid-up capital, . . . . .	1,000,000 00	
	<hr/>	
Surplus over capital, . . . . .		\$236,374 11

\* Value of lands mortgaged, . . . . \$221,500 00  
Value of buildings thereon, . . . . 324,500 00  
Amount of insurance held as collateral, . . 236,650 00

## INCOME.

Cash received for fire premiums, . . .	\$1,935,685 51	
Deduct reinsurance and return premiums, . .	301,032 78	
Net cash received for fire premiums, . . .	<u>          </u>	\$1,634,652 73
Interest received on mortgages, . . . . .		17,708 70
Interest and dividends received from all other sources, .		97,762 46
Income from rents, . . . . .		3,835 30
		<u>          </u>
Gross cash income, . . . . .		\$1,753,959 19

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$1,025,880 53	
Deduct salvage and reinsurance, . . . . .	11,794 02	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$1,014,086 51
Cash dividends paid, . . . . .		100,000 00
Cash paid for commissions and brokerage, . . . . .		271,730 76
salaries of officers and employees, . . . . .		68,399 52
State and local taxes, . . . . .		34,913 18
incidentals, . . . . .		170,278 93
		<u>          </u>
Gross cash expenditures, . . . . .		\$1,659,408 90

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$147,504,067 00	\$1,866,976 84
written during 1884, . . . . .	136,691,800 00	1,913,685 51
	<u>          </u>	<u>          </u>
Total, . . . . .	\$284,195,867 00	\$3,780,662 35
Deduct risks expired and terminated, . . . . .	132,844,888 00	1,722,850 39
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$151,350,979 00	\$2,057,811 96

## MISCELLANEOUS.

Premiums received from organization of company, . .	\$17,536,658 94
Losses paid from organization of company, . . . .	11,211,561 43
Cash dividends declared from organization of comp'y,	1,792,042 00
Dividends declared during the year (10 per cent), .	100,000 00
Fire losses incurred during the year, . . . . .	1,057,470 60
Company's stock owned by directors, . . . . .	161,200 00



WASHINGTON FIRE AND MARINE INSURANCE COMPANY,  
BOSTON.

[Incorporated Dec. 31, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, \$1,000,000.

ISAAC SWEETSER, *President.*A. WILLARD DAMON, *Secretary.**Office, No. 38 State Street.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
345 shares	Atlas National Bank, . . . .	\$34,500 00	\$39,804 00
160 "	Blackstone National Bank, . .	16,000 00	16,320 00
581 "	Columbian National Bank, . .	58,100 00	72,625 00
88 "	Continental National Bank, . .	8,800 00	9,328 00
50 "	Eliot National Bank, . . . .	5,000 00	6,025 00
80 "	Freeman's National Bank, . .	8,000 00	8,560 00
25 "	Globe National Bank, . . . .	2,500 00	2,388 00
110 "	Hamilton National Bank, . . .	11,000 00	13,557 00
15 "	Massachusetts National Bank, .	3,750 00	3,834 00
550 "	Merchants' National Bank, . .	55,000 00	73,769 00
60 "	Merchandise National Bank, . .	6,000 00	5,790 00
170 "	North National Bank, . . . .	17,000 00	20,336 00
200 "	New England National Bank, . .	20,000 00	26,880 00
11 "	Old Boston National Bank, . .	550 00	666 00
125 "	State National Bank, . . . .	12,500 00	14,641 00
20 "	Shawmut National Bank, . . . .	2,000 00	2,350 00
85 "	Suffolk National Bank, . . . .	8,500 00	9,605 00
25 "	Tremont National Bank, . . . .	2,500 00	2,550 00
12 "	Union Market National Bank, . .	1,200 00	1,440 00
65 "	Washington National Bank, . .	6,500 00	8,255 00
85 "	National Bank of Commerce, . .	8,500 00	9,690 00
100 "	Nat'l B'k of the Commonwealth, .	10,000 00	11,200 00
75 "	Nat'l Bank of North America, . .	7,500 00	7,875 00
135 "	National City Bank, . . . .	13,500 00	14,479 00
116 "	National Eagle Bank, . . . .	11,600 00	12,789 00
100 "	Nat'l Hide and Leather Bank, . .	10,000 00	11,300 00
204 "	National Revere Bank, . . . .	20,400 00	24,531 00
47 "	National Union Bank, . . . .	4,700 00	6,357 00
40 "	National Webster Bank, . . . .	4,000 00	4,440 00
40 "	Norwich and Worcester R.R., . .	4,000 00	6,720 00
100 "	N. Y. Cent'l and Hudson R. R. R.,	10,000 00	8,575 00
350 "	Old Colony Railroad . . . .	35,000 00	50,400 00
200 "	Union Pacific Railroad, . . . .	20,000 00	9,200 00
210 "	Chicago, Burl. and Quincy R R.,	21,000 00	24,150 00
50 "	Boston and Lowell Railroad, . .	25,000 00	26,250 00
143 "	Boston and Albany Railroad, . .	14,300 00	24,238 00

	Par value.	Market value.
100 shares Fitchburg Railroad, . . . .	\$10,000 00	\$11,100 00
100 " Northern Pacific Railroad, . . .	10,000 00	3,975 00
10 " Boston Gas Light Company, . . .	5,000 00	7,450 00
United States bonds, . . . . .	145,000 00	169,025 00
City of Boston bonds, . . . . .	110,000 00	133,100 00
Chicago, Burl. and Quincy Railroad bonds,	10,000 00	12,775 00
Eastern Railroad bonds, . . . . .	61,500 00	71,032 00
Old Colony Railroad bonds, . . . . .	20,000 00	24,600 00
Union Pacific Railroad bonds, . . . . .	20,000 00	22,000 00
Cedar Rapids and Mo. River R.R. bonds, .	5,000 00	6,100 00
Pueblo and Arkansas Valley R.R. bonds, .	20,000 00	23,700 00
Northern Pacific Railroad bonds, . . .	40,000 00	40,075 00
Oregon and Transcontinental Co. bonds, .	10,000 00	6,750 00
Saginaw and Western Railroad bonds, . .	5,000 00	5,400 00
Fremont, Elkhorn and Mo. Val. R.R. bonds,	5,000 00	5,425 00
Kan. City, Springfield & Memphis R.R. b'ds,	10,000 00	10,000 00
Kan. City, Lawrence & Southern R.R. b'ds,	10,000 00	10,900 00
Kan. City, St. Jo. and Coun. Bluffs R.R. b'ds,	6,000 00	7,155 00
Nodaway Valley Railroad bonds, . . . .	10,000 00	11,000 00
Oregon Railw'y and Nav. Co. scrip and b'ds,	50,000 00	51,813 00
	<hr/>	<hr/>
	\$1,061,400 00	\$1,224,292 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
320 shares Indian Orchard Mills, . . . .	\$40,000 00	\$25,000 00
10 " Commercial Wharf Company, . . .	25,000 00	10,000 00
250 " Central Mills Company, . . . .	25,000 00	20,000 00
	<hr/>	<hr/>
	\$90,000 00	\$55,000 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$45,500 00
Interest due or accrued thereon, . . . .	809 00
Stocks, bonds, etc., as per schedule, . . .	1,224,292 00
Loans on collateral security, as per schedule,	55,000 00
Cash in the office of the company, . . . .	37,442 14
deposited in the bank, . . . . .	103,212 53
Interest due and accrued, . . . . .	3,773 57
Premiums in course of collection (gross), .	92,089 26
Notes taken for marine and inland risks, .	45,296 28
Premiums more than 3 mos. due, \$25 00	
Gross assets, . . . . .	<hr/> \$1,607,414 78

\* Value of lands mortgaged, . . . . . \$29,000 00  
Value of buildings thereon, . . . . . 57,500 00  
Amount of insurance held as collateral, . . 52,000 00

## LIABILITIES.

Losses claimed and reported, . . . .	\$127,320 00	
Unearned premiums on outstanding risks, .	363,767 04*	
Commissions and brokerage, . . . .	797 92	
Gross liabilities, except capital, . . .	<u>          </u>	\$491,884 96
Surplus as regards policy-holders, . . . .		\$1,115,529 82
Paid-up capital, . . . . .		<u>1,000,000 00</u>
Surplus over capital, . . . . .		\$115,529 82

## INCOME.

Cash received for fire premiums, . . . .	\$783,439 23	
Deduct reinsurance and return premiums, .	168,471 53	
Net cash received for fire premiums, . . .	<u>          </u>	\$614,967 70
Cash rec'd for marine and inland premiums,	\$204,933 25	
Deduct reinsurance and return premiums, .	18,843 16	
Net cash rec'd for marine and inland prems.,	<u>          </u>	186,090 09
Interest received on mortgages, . . . . .		4,153 89
Interest and dividends received from all other sources, .		65,711 11
Profit and loss account, . . . . .		<u>2,535 21</u>
Gross cash income, . . . . .		\$873,458 00

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$407,881 33	
Deduct salvage and reinsurance, . . . .	12,950 56	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$394,930 77
Cash paid for marine and inland losses, .	\$155,397 00	
Deduct salvage and reinsurance, . . . .	17,930 82	
Net cash paid for marine and inland losses,	<u>          </u>	137,466 18
Cash dividends paid, . . . . .		30,000 00
paid for commissions and brokerage, . . . .		223,758 85
salaries of officers and employees, . . . .		23,500 00
State and local taxes, . . . . .		8,529 93
profit and loss account, . . . . .		638 85
rent and incidentals, . . . . .		<u>22,250 24</u>
Gross cash expenditures, . . . . .		\$841,074 82

\* Of the marine premiums, \$33,994.20 is taken at 60 per cent. and \$8,795.18 at 100 per cent

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$37,448,298 00	\$417,158 55
written during 1884, . . .	63,762,015 00	778,161 07
Total, . . . . .	\$101,210,313 00	\$1,195,319 62
Deduct risks expired and terminated, . . .	45,920,124 00	487,193 74
In force at end of year, . . . . .	\$55,290,189 00	\$708,125 88
Deduct amount reinsured, . . . . .	4,715,022 00	66,170 56
Net amount in force, . . . . .	\$50,575,167 00	\$641,955 32
Marine risks outstanding Dec. 31, 1883, . . .	\$2,947,419 00	\$63,364 92
written during 1884, . . . . .	10,106,357 00	212,360 08
Total, . . . . .	\$13,053,776 00	\$275,725 00
Deduct risks expired and terminated, . . .	11,329,764 00	208,961 43
In force at end of year, . . . . .	\$1,724,012 00	\$66,763 57
Deduct amount reinsured, . . . . .	56,038 00	1,311 38
Net amount in force, . . . . .	\$1,667,974 00	\$65,452 19

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$4,770,645 73
Losses paid from organization of company, . . . . .	2,472,726 44
Cash dividends declared from organization of company, . .	370,000 00
Dividends declared during the year (3 per cent.), . . .	30,000 00
Fire losses incurred during the year, . . . . .	422,393 00
Marine and inland losses incurred during the year, . . .	123,881 00
Company's stock owned by directors, . . . . .	204,800 00

## WELLFLEET MARINE INSURANCE COMPANY, WELLFLEET.

[Commenced business February, 1864.]

PAID-UP CAPITAL, \$12,000.

JAMES SWETT, *President*.THOMAS KEMP, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
80 shares	Faneuil Hall National Bank, . . .	\$8,000 00	\$10,420 00
47 "	Freeman's National Bank, . . .	4,700 00	5,040 75
3 "	Republic National Bank, . . .	300 00	394 50
15 "	Blackstone National Bank, . . .	1,500 00	1,537 50
30 "	Hide and Leather Nat'l Bank, . . .	3,000 00	3,420 00
12 "	State National Bank, . . .	1,200 00	1,413 00
54 "	Union Market National Bank, . . .	5,400 00	6,750 00
20 "	Home National Bank, . . .	2,000 00	2,200 00
30 "	Manufacturers' National Bank, . . .	3,000 00	2,850 00
7 "	First Ward National Bank, . . .	700 00	840 00
10 "	Maverick National Bank, . . .	1,000 00	2,200 00
23 "	First Nat'l Bank, Portland, Me., . . .	2,300 00	3,680 00
25 "	First National Bank, Ayer, . . .	2,500 00	2,500 00
68 "	Boston Marine Insurance Co., . . .	6,800 00	8,782 00
10 "	Ocean Insurance Company, . . .	1,000 00	1,000 00
30 "	Eastern Railroad, . . .	3,000 00	1,500 00
10 "	Boston and Maine Railroad, . . .	1,000 00	1,670 00
75 "	National Car Company, . . .	7,500 00	6,750 00
	National Car Company bonds, . . .	2,000 00	2,000 00
	Mexican Central Railroad bonds, . . .	2,000 00	900 00
	Lombard Investment Company bonds, . . .	8,200 00	8,200 00
	United States bonds, . . .	1,500 00	1,800 00
	Personal loans, . . .	20,164 20	20,164 20
		<hr/>	<hr/>
		\$88,764 20	\$96,011 95

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
6 shares Union Market National Bank, . . .	\$750 00	\$740 00
Shares of vessels, . . .	4,500 00	3,200 00
Company's own stock, . . . \$2,525 00	<hr/>	<hr/>
	\$5,250 00	\$3,940 00

## SUMMARY OF ASSETS, DECEMBER 31, 1884.

Stocks, bonds, etc., as per schedule, . . .	\$96,011 95
Loans on collateral security, as per schedule, . . .	3,940 00
Cash in the office of the company, . . .	940 39
deposited in bank, . . .	35,847 96

Interest due and accrued, . . . . .	\$500 00	
Premiums in course of collection (gross), .	23,357 00	
Notes taken for marine and inland risks, .	60,921 71	
Gross assets, . . . . .	<u>          </u>	\$221,519 01

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$13,100 00	
claimed and reported, . . . . .	20,000 00	
Unearned premiums on outstanding risks, .	59,745 46*	
Commissions and brokerage, . . . . .	1,167 85	
Gross liabilities, except capital, . . . . .	<u>          </u>	94,013 31
Surplus as regards policy holders, . . . . .		\$127,505 70
Paid-up capital, . . . . .		<u>12,000 00</u>
Surplus over capital, . . . . .		\$115,505 70

## INCOME.

Cash received for marine and inl'd prem's, .	\$71,326 61	
Deduct reinsurance and return premiums, .	248 73	
Net cash rec'd for marine and inl'd prem's, .	<u>          </u>	\$71,077 88
Interest and dividends received from all sources, . . . . .		<u>5,628 10</u>
Gross cash income, . . . . .		\$76,705 98

## EXPENDITURES.

Cash paid for marine and inland losses, . .	\$43,699 62	
Deduct salvage and reinsurance, . . . . .	861 05	
Net cash paid for marine and inland losses, .	<u>          </u>	\$42,838 57
Cash dividends paid, . . . . .		6,000 00
Cash paid for commissions and brokerage, . . . . .		4,484 92
salaries of officers and employees, . . . . .		4,213 65
State and local taxes, . . . . .		<u>704 00</u>
Gross cash expenditures, . . . . .		\$58,241 14

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1883, . .	\$803,161 00	\$55,575 12
written during 1884, . . . . .	1,802,375 00	<u>78,389 86</u>
Total, . . . . .	\$2,605,536 00	\$133,964 98
Deduct risks expired and terminated, . . . . .	<u>1,532,787 00</u>	<u>73,043 27</u>
In force at end of year, . . . . .	\$1,072,749 00	\$60,921 71
Deduct amount reinsured, . . . . .	<u>19,500 00</u>	<u>1,176 25</u>
Net amount in force, . . . . .	\$1,053,249 00	\$59,745 46

\* Taken at 100 per cent.



MISCELLANEOUS.

Premiums received from organization of company, . . .	\$972,435 87
Losses paid from organization of company, . . .	652,041 40
Cash dividends declared from organization of company, .	112,200 00
Dividends declared during the year, . . . . .	6,000 00
Marine and inland losses incurred during the year, . .	62,000 00

## AGGREGATE.

<b>CAPITAL STOCK.</b>	
Whole amount of capital actually paid up in cash, . . . . .	\$6,169,200
<b>ASSETS.</b>	
Gross present assets, . . . . .	\$12,152,810
<b>LIABILITIES.</b>	
Gross present liabilities, . . . . .	\$3,793,719
<b>INCOME.</b>	
Cash actually received for fire premiums, . . . . .	\$3,589,272
actually received for marine premiums, . . . . .	1,807,057
for interest and dividends from all sources, . . . . .	514,213
from all other sources, . . . . .	30,841
Gross cash income, . . . . .	\$5,941,383
<b>EXPENDITURES.</b>	
Cash actually paid during the year for fire losses, . . . . .	\$2,367,831
actually paid during the year for marine losses, . . . . .	1,381,902
for dividends to stockholders, . . . . .	434,007
for brokerage and commission on premiums, . . . . .	867,596
for salaries and pay of officers and employees, . . . . .	278,099
for State and local taxes, . . . . .	114,245
for office, agency, and incidental expenses, . . . . .	396,979
Gross cash expenditures, . . . . .	\$5,840,659
<b>MISCELLANEOUS.</b>	
Whole amount of fire risks written during the year, . . . . .	\$341,259,767
premiums charged or receivable thereon, . . . . .	4,222,815
marine risks written during the year, . . . . .	114,551,582
premiums charged or receivable thereon, . . . . .	1,987,455
fire risks terminated during the year, . . . . .	323,134,938
marine risks terminated during the year, . . . . .	118,934,905
fire risks outstanding at end of year, . . . . .	367,316,750
marine risks outstanding at end of year, . . . . .	20,385,651
cash dividends declared during the year, . . . . .	435,000
fire losses incurred during the year, . . . . .	2,387,148
marine losses incurred during the year, . . . . .	1,414,739



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FIRE, MARINE, AND FIRE-MARINE  
INSURANCE COMPANIES  
OF OTHER STATES.

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DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DECEMBER 31, 1884.

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## DETAILED STATEMENT OF ASSETS AND LIABILITIES.

## ÆTNA INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1819. Commenced business August 17, 1819.]

PAID-UP CAPITAL, \$4,000,000.

LUCIUS J. HENDEE, *President*.JOTHAM GOODNOW, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$277,000 00	\$340,990 00
Alabama State bonds, . . . . .	10,000 00	8,500 00
Connecticut State bonds, . . . . .	40,000 00	42,000 00
New Hampshire State bonds, . . . . .	48,000 00	60,000 00
Rhode Island State bonds, . . . . .	43,000 00	51,600 00
South Carolina State bonds, . . . . .	15,000 00	16,125 00
Tennessee State bonds, . . . . .	31,000 00	13,020 00
Hartford County, Conn., bonds, . . . . .	85,000 00	85,000 00
Hudson County, N. J., bonds, . . . . .	25,000 00	26,500 00
Barkhamsted, Conn., town bonds, . . . . .	10,000 00	10,500 00
Hartford, Conn., town bonds, . . . . .	16,000 00	16,800 00
Norwich, Conn., town bonds, . . . . .	100,000 00	130,000 00
Norfolk, Conn., town bonds, . . . . .	26,000 00	26,780 00
Pawtucket, R. I., town bonds, . . . . .	100,000 00	120,000 00
Windsor Locks, Conn., town bonds, . . . . .	24,000 00	25,680 00
Middletown, Conn., town bonds, . . . . .	60,000 00	64,800 00
Bloomington, Ill., city bonds, . . . . .	20,000 00	22,400 00
Boston, Mass., city bonds, . . . . .	50,000 00	62,500 00
Brooklyn, N. Y., city bonds, . . . . .	11,000 00	13,750 00
Buffalo, N. Y., city bonds, . . . . .	50,000 00	62,500 00
Cleveland, Ohio, city bonds, . . . . .	45,000 00	51,750 00
Cincinnati, Ohio, city bonds, . . . . .	50,000 00	60,000 00
Chicago, Ill., city bonds, . . . . .	49,000 00	57,820 00
Detroit, Mich., city bonds, . . . . .	50,000 00	59,000 00
Hartford, Conn., city bonds, . . . . .	111,000 00	122,100 00

	Par value.	Market value.
Indianapolis, Ind., city bonds, . . .	\$50,000 00	\$59,000 00
Jersey City, N. J., city bonds, . . .	15,000 00	15,000 00
Lockport, N. Y., city bonds, . . .	25,000 00	30,000 00
Montreal, Canada, corp. bonds, . . .	23,000 00	23,950 00
Newark, N. J., city bonds, . . .	50,000 00	60,000 00
New Brunswick, N. J., city bonds, . . .	20,000 00	23,000 00
New York City bonds, . . .	21,000 00	22,470 00
Rahway, N. J., city bonds, . . .	45,000 00	11,250 00
Providence, R. I., city bonds, . . .	50,000 00	59,000 00
East Saginaw, Mich., city bonds, . . .	12,000 00	12,600 00
Titusville, Pa., city bonds, . . .	27,000 00	27,210 00
Corry, Pa., city bonds, . . .	10,000 00	10,500 00
Toledo, Ohio, city bonds, . . .	18,000 00	20,160 00
Rochester, N. Y., city bonds, . . .	25,000 00	29,000 00
Oswego, N. Y., city bonds, . . .	25,000 00	27,000 00
St. Louis city bonds, . . .	50,000 00	53,500 00
Fort Wayne, Ind., city bonds, . . .	25,000 00	27,800 00
Ottumwa, Iowa, city bonds, . . .	25,000 00	25,000 00
N. E. School Dist. (Hartford) bonds, . . .	25,000 00	25,000 00
School Dist. Enfield, Conn., bonds, . . .	9,000 00	9,000 00
School Dist. Town Woodbridge, N. J., . . .	17,000 00	17,850 00
Montezuma, Iowa, school bonds, . . .	10,000 00	10,500 00
State Centre, Iowa, school bonds, . . .	15,000 00	15,000 00
Blakesburgh, Iowa, school bonds, . . .	3,000 00	3,000 00
Chelsea, Iowa, school bonds, . . .	2,000 00	2,000 00
Ottumwa, Iowa, school bonds, . . .	15,000 00	15,000 00
Atlantic Dock Company bonds, . . .	31,000 00	33,480 00
Albany and Susq. Railroad bonds, . . .	70,000 00	76,750 00
Buffalo and Erie Railroad bonds, . . .	35,000 00	42,000 00
Clev., Col., Cin. and Ind. Railroad bonds, . . .	85,000 00	102,000 00
Clev., Painsville, and Ash. Railroad bonds, . . .	32,000 00	37,120 00
Cleveland and Toledo Railroad bonds, . . .	96,000 00	100,320 00
Chicago, Burl. and Quincy bonds, . . .	125,000 00	145,250 00
Chicago and Northwestern Railroad bonds, . . .	125,000 00	145,500 00
Chicago, R. I. and Pacific Railroad bonds, . . .	60,000 00	77,100 00
Chicago and West Ind. Railroad bonds, . . .	50,000 00	56,000 00
Chicago, Mil. and St. Paul Railroad bonds, . . .	70,000 00	86,300 00
Cincinnati, Ham. and Dayton R. R. bonds, . . .	20,000 00	20,000 00
Columbus and Xenia Railroad bonds, . . .	50,000 00	57,500 00
Dayton and Western Railroad bonds, . . .	28,000 00	30,800 00
Delaware and Hudson Canal Co. bonds, . . .	55,000 00	67,850 00
Harlem River and Port Chester R.R. bonds, . . .	150,000 00	187,500 00
Housatonic Railroad bonds, . . .	83,000 00	88,000 00
Indianapolis and Cincinnati R. R. bonds, . . .	25,000 00	27,000 00
Iowa Midland Railroad bonds, . . .	25,000 00	31,750 00
Jackson, Lansing and Sag. R. R. bonds, . . .	50,000 00	56,000 00
Keokuk and Des Moines Railroad bonds, . . .	40,000 00	42,000 00



	Par value.	Market value.
Lake Shore Railroad bonds, . . . .	\$30,000 00	\$36,000 00
Lake Shore and Mich. Southern R. R. b'ds,	90,000 00	105,450 00
Michigan Central Railroad bonds, . .	50,000 00	62,500 00
Minnesota and St. Louis Railroad bonds, .	25,000 00	28,750 00
Mich. Southern and N. Ind. R. R. bonds, .	25,000 00	25,500 00
Morris and Essex Railroad bonds, . . .	125,000 00	155,750 00
New York Central Railroad bonds, . . .	75,000 00	77,820 00
New York Central & Hud. Riv. R. R. bonds,	175,000 00	232,750 00
New York and Harlem Railroad bonds, . .	10,000 00	12,900 00
N. Y., Lake Erie and Western R. R. bonds,	45,000 00	53,550 00
Pittsburgh, Ft. Wayne & Chic. R. R. bonds,	195,000 00	265,850 00
St. Johnsbury and L. Champ. R. R. bonds,	55,000 00	60,500 00
Vermont Valley Railroad bonds, . . . .	50,000 00	52,500 00
Kansas Pacific Railroad bonds, . . . .	25,000 00	23,000 00
Minneapolis Union Railroad bonds, . . .	50,000 00	55,000 00
St. Paul, Minn. and Manitoba R. R. bonds,	22,000 00	27,500 00
St. Paul and Sioux City Railroad bonds, .	20,000 00	22,000 00
Atlantic Mutual Insurance Company scrip,	39,980 00	39,980 00
50 shares Connecticut River Company, .	5,000 00	1,000 00
500 " Albany and Susq. R. R. Co., . .	50,000 00	62,500 00
150 " Central Ohio Railroad Co., . . .	7,500 00	6,900 00
1000 " Clev. and Pittsburgh R. R. Co., . .	50,000 00	67,000 00
220 " Chic., Burl. & Quincy R.R. Co., . .	22,000 00	25,190 00
200 " Chic., R. I. and Pacific R.R. Co. . .	20,000 00	21,000 00
200 " Connecticut River R. R. Co., . . .	20,000 00	32,800 00
250 " Dubuque & Sioux City R.R. Co. . .	25,000 00	13,750 00
200 " Ft. Wayne and Jack'n R.R. Co., . .	20,000 00	17,400 00
100 " Joliet and Chicago R. R. Co., . . .	10,000 00	13,800 00
200 " Keokuk & Des Moines R. R. Co. . .	20,000 00	7,000 00
1000 " Morris and Essex Railroad Co., . .	50,000 00	59,000 00
800 " N. Y. Cent. & H. Riv. R. R. Co. . .	80,000 00	68,000 00
1000 " N. Y., N. H. & Hart'd R.R. Co., . .	100,000 00	177,000 00
750 " Pittsb'g, Ft. W. & Chic. R.R. Co. . .	75,000 00	95,250 00
500 " N. Y. and Harlem R. R. Co., . . .	25,000 00	47,500 00
100 " Ashuelot Railroad Co., . . . .	10,000 00	13,000 00
200 " Valley (New York) R. R. Co., . . .	20,000 00	18,600 00
100 " New Britain National Bank, . . .	10,000 00	15,000 00
100 " First Nat'l Bank, Albany, . . . .	10,000 00	17,000 00
250 " Farm. and Mech. Nat'l Bank, . . .	25,000 00	32,500 00
50 " Merchants' Nat'l B'k, St. Louis, . .	5,000 00	5,150 00
200 " Mechanics' Bank, St. Louis, . . .	20,000 00	22,000 00
200 " Ætna Nat'l Bank, Hartford, . . .	20,000 00	23,600 00
200 " American Nat'l B'nk, Hartford, . .	10,000 00	13,500 00
400 " Charter Oak N'l B'nk, Hartford, . .	40,000 00	56,000 00
200 " City National Bank, Hartford, . . .	20,000 00	13,000 00
150 " Conn. Riv. Banking Company, . . .	7,500 00	7,125 00
550 " Nat'l Exchange Bank, Hartford, . .	27,500 00	35,750 00

		Par value.	Market value.
500 shares	Farm. and Mech. Nat'l Bank, .	\$50,000 00	\$52,500 00
200 "	First Nat'l Bank, Hartford, .	20,000 00	20,600 00
1000 "	Hartford Nat'l Bank, Hartford,	100,000 00	175,900 00
1000 "	Phoenix Nat'l Bank, Hartford, .	100,000 00	150,000 00
550 "	State Bank, Hartford, . . .	55,000 00	55,000 00
400 "	American Exchange Nat'l B'nk,	40,000 00	46,800 00
300 "	Nat'l Butchers' and Drovers' B'k,	7,500 00	11,250 00
100 "	National City Bank, N. Y. City,	10,000 00	25,000 00
500 "	Nat'l Bank of Commerce, . .	50,000 00	72,500 00
100 "	Hanover Nat'l Bank, N.Y. City,	10,000 00	14,500 00
300 "	Imp's' and Traders' Nat'l B'k, .	30,000 00	75,000 00
400 "	Bank of the Manhattan Co.,	20,000 00	30,000 00
100 "	Market Nat'l Bank, N. Y. City,	10,000 00	14,000 00
700 "	Merchants' National B'k, N. Y.,	35,000 00	43,750 00
200 "	Merchants' Exch. Nat'l B'k, .	10,000 00	9,000 00
1200 "	Mechanics' Nat'l B'k, N.Y. City,	30,000 00	42,000 00
400 "	Metropolitan Nat'l B'k, N. Y., .	40,000 00	14,000 00
200 "	Nassau Bank, New York City,	10,000 00	12,500 00
300 "	Bank of N. Y. Nat'l B'k'g Assoc.,	30,000 00	46,500 00
200 "	Bank of No. America, N. Y., .	14,000 00	14,000 00
300 "	Phenix Nat'l Bank, N. Y. City,	6,000 00	6,180 00
200 "	People's Bank, New York City,	5,000 00	7,500 00
150 "	Nat'l B'k of the Republic, N. Y.,	15,000 00	17,700 00
100 "	Third Nat'l Bank, N. Y. City, .	10,000 00	11,000 00
400 "	Union Nat'l Bank, N. Y. City, .	20,000 00	31,000 00
100 "	American L. and T. Co., N. Y.,	10,000 00	11,000 00
150 "	N. Y. Life Ins. and Trust Co.,	15,000 00	75,000 00
100 "	United States Trust Co., N. Y.,	10,000 00	48,000 00
100 "	Union Trust Co., N. Y. City, .	10,000 00	32,500 00
100 "	Central Trust Co, N. Y. City, .	10,000 00	29,000 00
100 "	Metropolitan Trust Co, N Y.,	10,000 00	11,000 00
		<hr/>	<hr/>
		\$5,966,980 00	\$7,222,520 00

## Securities held as collateral for cash loans : —

		Market value.	Loaned thereon.
10 shares	Nat'l Exch. Bank, Hartford, .	\$650 00	\$500 00
10 "	Travelers' Ins. Co., Hartford, .	2,750 00	1,080 00
224 "	Broad Brook Co., Hartford, .	14,000 00	5,000 00
44 "	N. Y., N. H. and H. R. R. Co.,	7,788 00	1,620 00
24 "	Willimantic Linen Co., . . .	720 00	400 00
7 "	Sec. Nat'l Bank, Springfield, .	1,225 00	540 00
25 "	Nat'l Bank of Commerce, N. Y.,	3,625 00	3,600 00
25 "	Mechanics' Nat'l Bank, N. Y., .	875 00	

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	Market value.	Loaned thereon.
3 shares Chic., Burl. & Quincy R. R. Co.,	343 50	\$2,430 00
18 " Union Pacific Railroad Co.,	828 00	
11 " Atch., Top. & Santa Fé R.R. Co.,	844 00	
2 " National New Haven Bank,	320 00	
10 " N. Y. and N. Jer. Telephone Co.,	700 00	
	<u>\$34,668 50</u>	<u>\$15,170 00</u>

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$362,000 00	
Loans on mortgage of real estate (first liens*),	43,800 00	
Interest due or accrued thereon, . . .	558 35	
Stocks, bonds, etc., as per schedule, . .	7,222,520 00	
Loans on collat'l security, as per schedule,	15,170 00	
Cash in the office of the company, . . .	6,562 88	
deposited in bank, . . . . .	1,009,258 72	
Interest due and accrued, . . . . .	905 13	
Premiums in course of collection (gross), .	352,742 32	
Gross assets, . . . . .	<u>          </u>	\$9,013,517 40
Deduct special deposit in Canada, . . . .	. . . . .	112,940 00
		<u>          </u>
Balance, . . . . .		\$8,900,577 40

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$33,940 76
claimed and reported, . . . . .	180,262 34
disputed or resisted, . . . . .	16,896 35
	<u>          </u>
Total amount of losses, , . . . . .	\$231,099 45
Less reinsurance, . . . . .	1,000 00
	<u>          </u>
Net amount of unpaid losses, . . . . .	\$230,099 45
Unearned premiums on outstanding risks,	1,745,106 40
Reclaimable on perpetual fire policies, .	15,100 73
Due and accrued for rent, salaries, etc.,	500 00

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\* Value of lands mortgaged, . . . . . \$57,000 00  
Value of buildings thereon, . . . . . 58,000 00  
Amount of insurance held as collateral, . . . . . 34,000 00

Commissions and brokerage, . . . .	\$46,576 22	
Return premiums, . . . . .	11,644 05	
		<hr/>
Gross liabilities, except capital, . . .	\$2,049,026 85	
Deduct liabilities on special deposit, .	43,837 70	
		<hr/>
		\$2,005,189 15
		<hr/>
Surplus as regards policy-holders, . . . .		\$6,895,388 25
Paid-up capital, . . . . .		4,000,000 00
		<hr/>
Surplus over capital, . . . . .		\$2,895,388 25

## INCOME.

Cash received for fire premiums, . . .	\$2,601,483 72	
Deduct reinsurance and return premiums, .	242,756 15	
Net cash received for fire premiums, . .		<hr/>
		\$2,358,727 57
Cash received for inland premiums, . . .	\$192,207 52	
Deduct reinsurance and return premiums, .	24,622 83	
Net cash rec'd for marine and inl'd prem's, .		<hr/>
		167,584 69
Interest received on mortgages, . . . .		2,180 00
Interest and dividends received from all other sources, .		416,550 00
Income from rent, . . . . .		9,967 29
Deposits received for perpetual fire risks, .	\$1,654 43	
		<hr/>
Gross cash income, . . . . .		\$2,955,009 55

## EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$1,336,045 60	
Net cash paid for inland losses, . . . . .	88,824 80	
Cash dividends paid, . . . . .	720,000 00	
Cash paid for commissions and brokerage, . . . .	410,795 39	
salaries of officers and employees, . . . .	155,761 95	
State and local taxes, . . . . .	50,278 04	
incidentals, . . . . .	125,864 84	
Deposits returned on perpetual fire risks, .	\$90 00	
		<hr/>
Gross cash expenditures, . . . . .		\$2,887,570 62

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . .	\$287,386,942 00	\$3,226,258 12
written during 1884, . . . .	231,674,285 00	2,626,379 93
		<hr/>
Total, . . . . .	\$519,061,227 00	\$5,852,638 05
Deduct risks expired and terminated, . . . .	226,257,458 00	2,468,288 63
		<hr/>
In force at end of year, . . . . .	\$292,803,769 00	\$3,384,349 42
Deduct amount reinsured, . . . . .	3,557,077 00	43,310 06
		<hr/>
Net amount in force, . . . . .	\$289,246,692 00	\$3,341,039 36
Perpetual risks in force, . . . . .	\$557,400 00	\$15,895 50

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		Premiums.
Inland risks outstanding Dec. 31, 1883,	\$868,300 00	\$19,368 92
written during 1884,	41,376,866 00	196,797 87
Total,	\$42,245,166 00	\$216,166 79
Deduct risks expired and terminated,	40,419,150 00	140,980 92
In force at end of year,	\$1,826,016 00	\$75,185 87

## MISCELLANEOUS.

Premiums received from organization of company,	\$95,379,386 78
Losses paid from organization of company,	57,378,542 37
Cash dividends declared from organization of company,	14,273,365 00
Dividends declared during the year (18 per cent ),	720,000 00
Fire losses incurred during the year,	1,371,114 08
Inland losses incurred during the year,	107,269 34
Company's stock owned by directors,	264,200 00

## ALBANY INSURANCE COMPANY, ALBANY, N. Y.

[Incorporated March 8, 1811. Commenced business March 16, 1811.]

PAID-UP CAPITAL, \$200,000.

J. HOWARD KING, *President*.

JOHN E. MCELROY, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	\$210,000 00	\$218,962 50
Watervliet T. and R. R. bonds,	15,000 00	15,750 00
Louisville, N. A. and Chic. Railroad bonds,	5,000 00	4,750 00
North Pacific Railroad bonds,	20,000 00	20,000 00
	\$250,000 00	\$259,462 50

## SUMMARY OF ASSETS DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$106,500 00
Interest due and accrued thereon,	893 32
Stocks, bonds, etc., as per schedule,	259,462 50
Cash in the office of the company,	5,358 06
deposited in bank,	13,516 38
Premiums in course of collection (gross),	108 82
Gross assets,	\$385,839 08

\* Value of lands mortgaged, \$100,000 00  
Value of buildings thereon, 125,000 00  
Amount of insurance held as collateral, 91,585 00



## LIABILITIES.

Losses claimed and reported, . . . . .	\$3,565 75	
Unearned premiums on outstanding risks, . . . . .	50,104 40	
State and local taxes, . . . . .	1,029 41	
Gross liabilities, except capital, . . . . .	<u>          </u>	\$54,699 56
Surplus as regards policy-holders, . . . . .		\$331,139 52
Paid-up capital, . . . . .		<u>200,000 00</u>
Surplus over capital, . . . . .		\$131,139 52

## INCOME.

Cash received for fire premiums, . . . . .	\$91,060 46	
Deduct reinsurance and return premiums, . . . . .	5,132 76	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$85,927 70
Interest received on mortgages, . . . . .		4,671 57
Interest and dividends received from all other sources, . . . . .		10,060 68
Miscellaneous, . . . . .		<u>2,914 27</u>
Gross cash income, . . . . .		\$103,574 22

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$17,448 28	
Deduct salvage and reinsurance, . . . . .	1,130 19	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$46,318 09
Cash dividends paid, . . . . .		20,000 00
Cash paid for commissions and brokerage, . . . . .		13,047 04
salaries of officers and employees, . . . . .		6,571 77
State and local taxes, . . . . .		2,683 33
rent and incidentals, . . . . .		<u>2,466 65</u>
Gross cash expenditures, . . . . .		\$91,086 88

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$10,705,260 00	\$85,107 54
written during 1884, . . . . .	10,652,840 00	<u>91,060 46</u>
Total, . . . . .	<u>\$21,358,100 00</u>	\$176,168 00
Deduct risks expired and terminated, . . . . .	9,892,774 00	<u>75,950 93</u>
In force at end of year, . . . . .	\$11,465,326 00	\$100,217 07
Deduct amount reinsured, . . . . .	219,232 00	<u>1,758 00</u>
Net amount in force, . . . . .	\$11,246,094 00	\$98,459 07



## MISCELLANEOUS.

Premiums received from reorganization of company, . . . . .	\$262,783 56
Losses paid from reorganization of company, . . . . .	120,092 65
Cash dividends declared from reorganization of company, . . . . .	80,000 00
Dividends declared during the year (10 per cent.), . . . . .	20,000 00
Fire losses incurred during the year, . . . . .	45,861 47
Company's stock owned by directors, . . . . .	49,720 00

## AMERICAN INSURANCE COMPANY, NEWARK, N. J.

[Incorporated Feb. 20, 1846. Commenced business April 1, 1846.]

PAID-UP CAPITAL, \$600,000.

F. H. HARRIS, *President*.J. H. WORDEN, *Secretary*.

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$390,859 37
Loans on mortgage of real estate (first liens*), . . . . .	645,296 75
Interest due or accrued thereon, . . . . .	13,263 16
United States bonds, . . . . .	610,000 00
Cash in the office of the company, . . . . .	10,791 74
deposited in bank, . . . . .	25,484 28
Interest due and accrued, . . . . .	4,750 00
Premiums in course of collection (gross), . . . . .	16,463 74
Rents due and accrued, . . . . .	4,515 24
Company's own stock owned, \$70,000 00	
Premiums more than 3 mos. due, 819 98	
Gross assets, . . . . .	————— \$1,721,424 28

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$18,849 72
claimed and reported, . . . . .	14,277 01
disputed or resisted, . . . . .	1,000 00
Total amount of losses, . . . . .	\$34,126 73
Less reinsurance, . . . . .	4,419 02
Net amount of unpaid losses, . . . . .	\$29,707 71
Unearned premiums on outstanding risks, . . . . .	227,367 55
Dividends to stockholders unpaid, . . . . .	7,540 15
Commissions and brokerage, . . . . .	2,760 82
Dividends to policy-holders unpaid, . . . . .	9,298 00
Gross liabilities, except capital, . . . . .	————— 276,674 23
Surplus as regards policy-holders, . . . . .	\$1,444,750 05
Paid-up capital, . . . . .	600,000 00
Surplus over capital, . . . . .	\$844,750 05

\* Total value of property mortgaged, . . . \$1,763,050 00  
Amount of insurance held as collateral, . . . 800,125 00

## INCOME.

Cash received for fire premiums, . . .	\$401,161 07	
Deduct reinsurance and return premiums, . . .	69,741 26	
Net cash received for fire premiums, . . .	<u>          </u>	\$331,419 81
Interest received on mortgages, . . . . .		36,686 93
Interest and dividends received from all other sources, . . .		25,750 00
Income from rents, . . . . .		10,775 52
		<u>          </u>
Gross cash income, . . . . .		\$404,632 26

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$158,698 55	
Deduct salvage and reinsurance, . . . . .	12,874 37	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$145,824 18
Cash dividends paid stockholders, . . . . .		58,897 30
policy-holders, . . . . .		8,643 00
paid for commissions and brokerage, . . . . .		51,189 61
salaries of officers and employees, . . . . .		34,320 08
State and local taxes, . . . . .		13,078 08
incidentals, . . . . .		28,753 18
		<u>          </u>
Gross cash expenditures, . . . . .		\$340,705 43

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$37,246,675 00	\$338,398 37
written during 1884, . . . . .	50,115,602 00	403,027 30
	<u>          </u>	<u>          </u>
Total, . . . . .	\$87,362,277 00	\$741,425 67
Deduct risks expired and terminated, . . .	35,931,987 00	282,906 69
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$51,430,290 00	\$458,518 98
Deduct amount reinsured, . . . . .	2,690,704 00	29,923 41
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$48,739,586 00	\$428,595 57

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$4,234,074 38
Losses paid from organization of company, . . . . .	1,268,186 85
Cash dividends declared from organization of company, . . .	1,312,030 26
Dividends declared during the year (10 per cent.), . . .	60,000 00
Fire losses incurred during the year, . . . . .	143,956 99
Company's stock owned by directors, . . . . .	29,490 00

## AMERICAN CENTRAL INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated February, 1853. Commenced business February, 1853.]

PAID-UP CAPITAL, \$600,000.

GEORGE T. CRAM, *President*.CHARLES CHRISTENSEN, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$100,000 00	\$133,000 00
Missouri State bonds, . . . . .	309,000 00	355,350 00
St. Louis Central Railway bonds, . . . . .	75,000 00	75,000 00
Missouri Pacific Railroad bonds, . . . . .	76,000 00	81,050 00
Northern Missouri Railroad bonds, . . . . .	25,000 00	27,750 00
St. Louis County Park bonds, . . . . .	15,000 00	18,000 00
Laclede Gas Light Company bonds, . . . . .	5,000 00	5,000 00
Laclede Gas Light Company stock, . . . . .	26,700 00	26,700 00
St. Louis Gas Light Company stock, . . . . .	1,900 00	12,730 00
Bank of Commerce (St. Louis) stock, . . . . .	13,500 00	62,100 00
Commercial Bank (St. Louis) stock, . . . . .	10,000 00	32,500 00
Mechanics' Bank (St. Louis) stock, . . . . .	11,100 00	12,210 00
Third National Bank (St. Louis) stock, . . . . .	13,000 00	13,000 00
St. Louis National Bank stock, . . . . .	5,000 00	6,100 00
	<hr/>	<hr/>
	\$686,200 00	\$860,490 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
St. Louis Cotton Compress Co. stock, . . . . .	\$63,300 00	\$55,000 00
St. Louis Cotton Compress Co. stock, . . . . .	100,000 00	} 100,000 00
Texas and St. Louis Railroad bonds, . . . . .	30,000 00	
	<hr/>	<hr/>
	\$193,300 00	\$155,000 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . . . .	\$860,490 00	
Loans on collateral security, as per sched., . . . . .	155,000 00	
Cash in the office of the company, . . . . .	22,046 02	
deposited in bank, . . . . .	66,336 16	
Interest due and accrued, . . . . .	10,846 66	
Premiums in course of collection (gross), . . . . .	63,554 22	
Gross assets, . . . . .	<hr/>	\$1,178,273 06

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$21,232 09
claimed and reported, . . . . .	44,370 00
disputed or resisted, . . . . .	9,172 88
	<hr/>
Total amount of losses, . . . . .	\$74,774 97
Less reinsurance, . . . . .	6,465 40
	<hr/>
Net amount of unpaid losses, . . . . .	\$68,309 57

Unearned premiums on outstanding risks,	\$329,824 98	
Commissions and brokerage, . . . . .	9,533 13	
Gross liabilities, except capital, . . . . .	<u>          </u>	\$407,667 68
Surplus as regards policy-holders, . . . . .		\$770,605 38
Paid-up capital, . . . . .		<u>600,000 00</u>
Surplus over capital, . . . . .		\$170,605 38

## INCOME.

Cash received for fire premiums, . . . . .	\$623,130 67	
Deduct reinsurance and return premiums, . . . . .	110,733 89	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$512,396 78
Interest and dividends received from all sources, . . . . .		57,926 44
Gross cash income, . . . . .		<u>\$570,323 22</u>

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$352,215 49	
Deduct salvage and reinsurance, . . . . .	32,001 18	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$320,214 31
Cash dividends paid, . . . . .		66,056 25
Cash paid for commissions and brokerage, . . . . .		72,716 57
salaries of officers and employees, . . . . .		42,489 43
State and local taxes, . . . . .		9,488 81
rent and incidentals, . . . . .		<u>52,631 91</u>
Gross cash expenditures, . . . . .		\$563,597 28

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$40,950,034 00	\$596,387 62
written during 1884, . . . . .	44,738,333 00	608,079 12
Total, . . . . .	<u>\$85,688,367 00</u>	<u>\$1,204,466 74</u>
Deduct risks expired and terminated, . . . . .	37,936,674 00	515,804 02
In force at end of year, . . . . .	<u>\$47,751,693 00</u>	<u>\$688,662 72</u>
Deduct amount reinsured, . . . . .	2,687,764 00	47,222 67
Net amount in force, . . . . .	<u>\$45,063,929 00</u>	<u>\$641,440 05</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$8,253,319 19
Losses paid from organization of company, . . . . .	4,402,179 06
Cash dividends declared from organization of company, . . . . .	570,972 40
Dividends declared during the year (11 per cent ), . . . . .	66,000 00
Fire losses incurred during the year, . . . . .	345,944 74
Company's stock owned by directors, . . . . .	<u>69,625 00</u>

AMERICAN EXCHANGE FIRE INSURANCE COMPANY,  
NEW YORK.

[Incorporated February 28, 1859. Commenced business March 1, 1859.]

PAID-UP CAPITAL, \$200,000.

WILLIAM RAYNOR, *President*.THOMAS CLARK, JR., *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$139,000 00	\$157,556 25
100 shares American Exchange Bank, . . . . .	10,000 00	12,200 00
100 " New York Mutual Gas Co., . . . . .	10,000 00	12,200 00
130 " New York Gas Company, . . . . .	13,000 00	21,320 00
	<hr/>	<hr/>
	\$172,000 00	\$203,276 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
20 shares Home Fire Insurance Co., . . . . .	\$2,600 00	\$1,500 00
Central Pacific Railroad bonds, . . . . .	1,100 00	3,500 00
Union Pacific Railroad bonds, . . . . .	1,170 00	
Central Railroad of New Jersey bonds, . . . . .	1,150 00	
Lehigh and Wilkesbarre Railroad bonds, . . . . .	900 00	
10 shares Cent. Park, N. and E. R. R.R., . . . . .	1,430 00	1,000 00
20 " American Loan and Trust Co., . . . . .	2,200 00	
	<hr/>	<hr/>
	\$10,550 00	\$6,000 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$22,056 11	
Loans on mortgage of real estate (first liens*), . . . . .	6,000 00	
Interest due or accrued thereon, . . . . .	120 00	
Stocks, bonds, etc., as per schedule, . . . . .	203,276 25	
Loans on collateral security, as per schedule, . . . . .	6,000 00	
Cash in the office of the company, . . . . .	471 21	
deposited in bank, . . . . .	11,351 05	
Interest due and accrued, . . . . .	987 50	
Premiums in course of collection (gross), . . . . .	4,463 51	
Rents due and accrued, . . . . .	127 00	
Premiums more than 3 mos. due, \$1,727 01		
Gross assets, . . . . .	<hr/>	\$254,852 63

\* Value of lands mortgaged, . . . . . \$5,000 00

Value of buildings thereon, . . . . . 8,000 00

Amount of insurance held as collateral, . . . . . 7,500 00

## LIABILITIES.

Losses claimed and reported, . . . .	\$606 66	
Unearned premiums on outstanding risks, .	21,096 64	
Dividends to stockholders unpaid, . . .	255 00	
Commissions and brokerage, . . . .	766 49	
Rent due and accrued, . . . . .	1,000 00	
Gross liabilities, except capital, . . . .	<u>          </u>	\$23,724 79
Surplus as regards policy-holders, . . . .		\$231,127 84
Paid-up capital, . . . . .		<u>200,000 00</u>
Surplus over capital, . . . . .		\$31,127 84

## INCOME.

Cash received for fire premiums, . . . .	\$49,875 35	
Deduct reinsurance and return premiums, .	9,176 00	
Net cash received for fire premiums, . . .	<u>          </u>	\$40,699 35
Interest received on mortgages, . . . . .		360 00
Interest and dividends received from all other sources, .		11,259 79
Income from all other sources, . . . . .		<u>5,895 00</u>
Gross cash income, . . . . .		\$58,214 14

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$14,964 24	
Deduct salvage and reinsurance, . . . .	1,606 14	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$13,358 10
Cash dividends paid, . . . . .		19,785 00
Cash paid for commissions and brokerage, . . . .		6,861 36
salaries of officers and employees, . . . .		12,650 00
State and local taxes, . . . . .		1,842 31
rent and incidentals, . . . . .		<u>9,091 90</u>
Gross cash expenditures, . . . . .		\$63,588 67

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$9,312,227 00	\$40,486 43
written during 1884, . . . . .	11,285,532 00	51,791 65
Total, . . . . .	<u>\$20,597,759 00</u>	<u>\$92,278 08</u>
Deduct risks expired and terminated, . . .	10,441,469 00	46,942 07
In force at end of year, . . . . .	<u>\$10,156,290 00</u>	<u>\$45,336 01</u>
Deduct amount reinsured, . . . . .	919,730 00	5,869 89
Net amount in force, . . . . .	<u>\$9,236,560 00</u>	<u>\$39,466 12</u>



## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$1,594,514 00
Losses paid from organization of company, . . .	593,053 00
Cash dividends declared from organization of company, . .	385,000 00
Dividends declared during the year, . . . . .	20,000 00
Fire losses incurred during the year, . . . . .	11,556 54
Company's stock owned by directors, . . . . .	57,800 00

## AMERICAN FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 30, 1857. Commenced business May 1, 1857.]

PAID-UP CAPITAL, \$400,000.

JAMES M. HALSTED, *President*.DAVID ADEE, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$600,000 00	\$684,875 00
Delaware and Hudson Canal Co. bonds, . . . . .	50,000 00	58,000 00
200 shares Del. and Hudson Canal Co., . . . . .	20,000 00	13,600 00
1,000 " Harlem Gas Light Company, . . . . .	50,000 00	61,000 00
400 " Rensselaer and Saratoga R.R., . . . . .	40,000 00	58,000 00
100 " National Bank of Commerce, . . . . .	10,000 00	14,600 00
250 " Am. Exchange National Bank, . . . . .	25,000 00	30,000 00
400 " Merchants' National Bank, . . . . .	20,000 00	26,000 00
100 " Third National Bank, . . . . .	10,000 00	11,000 00
40 " Bank State of New York, . . . . .	4,000 00	4,320 00
100 " Mercantile Trust Company, . . . . .	10,000 00	15,000 00
	<hr/>	<hr/>
	\$839,000 00	\$976,395 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
20 shares Equitable Life Assurance Soc'y, . . . . .	\$5,000 00	\$4,000 00
5 " Equitable Life Assurance Soc'y, . . . . .	1,250 00	7,000 00
55 " Mercantile S. D. Company, . . . . .	11,000 00	
100 " Albany and Saratoga Railroad, . . . . .	13,000 00	10,000 00
350 " Del. and Hudson Canal Co., . . . . .	23,800 00	20,000 00
10 " Hanover National Bank, . . . . .	1,400 00	1,000 00
	<hr/>	<hr/>
	\$55,450 00	\$42,000 00

## SUMMARY OF ASSETS DEC. 31, 1884.

Loans on mortgage of real estate (first liens), . . . . .	\$89,720 00
Interest due or accrued thereon, . . . . .	836 36
Stocks, bonds, etc., as per schedule, . . . . .	976,395 00
Loans on collateral security, as per schedule, . . . . .	42,000 00

Cash in the office of the company, . . . .	\$61,791 18	
deposited in bank, . . . . .	2,391 59	
Interest due and accrued, . . . . .	658 58	
Premiums in course of collection (gross), .	17,213 89	
Premiums more than 3 mos. due, . \$1,529 65		
Gross assets, . . . . .	—————	\$1,191,006 60

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$8,128 61	
claimed and reported, . . . . .	830 54	
Unearned premiums on outstanding risks, .	139,079 09	
Unpaid scrip ordered to be redeemed, . .	2,879 00	
Interest due or accrued on scrip, . . . .	5,540 82	
Due for rent, . . . . .	1,334 00	
Commissions and brokerage, . . . . .	2,610 61	
Return premiums, . . . . .	463 09	
Gross liabilities, except capital and scrip, ————		160,865 76
Surplus as regards policy-holders, . . . .		\$1,030,140 84
Paid-up capital, . . . . .	\$100,000 00	
Scrip outstanding, not ordered to be red'm'd, ————	300,857 00	700,857 00
Surplus over capital and scrip, . . . . .		\$329,283 84

## INCOME.

Cash received for fire premiums, . . . .	\$286,158 37	
Deduct reinsurance and return premiums, .	50,177 65	
Net cash received for fire premiums, . . .	—————	\$235,980 72
Interest received on mortgages, . . . . .		5,910 70
Interest and dividends received from all other sources, .		40,944 66
Income from all other sources, . . . . .		1,317 59
Gross cash income, . . . . .		\$284,153 67

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$97,426 75	
Deduct salvage and reinsurance, . . . .	2,679 68	
Net cash paid for fire losses, . . . . .	—————	\$94,747 07
Cash dividends paid, . . . . .		40,000 00
paid for redemption of scrip, . . . . .		824 00
Interest paid scrip-holders, . . . . .		11,993 75
Cash paid for commissions and brokerage, . .		39,636 23
salaries of officers and employees, . . . .		34,946 82
State and local taxes, . . . . .		4,586 94
rent and incidentals, . . . . .		24,198 62
Gross cash expenditures, . . . . .		\$250,933 43

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$50,520,400 00	\$252,478 90
written during 1884, . . .	67,385,993 00	294,641 16
Total, . . . . .	\$117,906,393 00	\$547,120 06
Deduct risks expired and terminated, . . .	59,959,136 00	248,074 70
In force at end of year, . . . . .	\$57,947,257 00	\$299,045 36
Deduct amount reinsured, . . . . .	5,826,886 00	32,455 78
Net amount in force, . . . . .	\$52,120,371 00	\$266,589 58

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$4,406,384 00
Losses paid from organization of company, . . .	1,403,548 00
Cash dividends declared from organization of company, . .	1,038,000 00
Dividends declared during the year (10 per cent.), . . .	40,000 00
Fire losses incurred during the year, . . . . .	93,198 01
Company's stock owned by directors, . . . . .	105,650 00

## AMERICAN FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated February 28, 1810. Commenced business March 12, 1810.]

PAID-UP CAPITAL, \$400,000.

THOMAS H. MONTGOMERY, *Pres.* ALBERT C. L. CRAWFORD, *Sec'y.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$250,000 00	\$270,475 00
Northern Pacific Railroad bonds, . . .	40,000 00	41,400 00
Delaware Railroad bonds, . . . . .	5,000 00	5,800 00
Susquehanna Canal Company bonds, . . .	7,000 00	3,500 00
North Pennsylvania Railroad bonds, . . .	18,000 00	19,320 00
Shamokin Valley and Pottsv. R. R. bonds,	20,000 00	25,000 00
Philadelphia and Reading Railroad bonds,	147,600 00	115,050 00
N. Y., Lackawanna & Western R. R. bonds,	50,000 00	59,625 00
Lehigh Coal and Navigation Co. bonds, . .	40,000 00	44,100 00
Steubenville and Indiana Railroad bonds, .	50,000 00	52,625 00
Pennsylvania Car Trust bonds, . . . . .	100,000 00	100,000 00
Schuylkill Navigation Company bonds, . .	12,000 00	12,420 00
Pennsylvania Railroad bonds, . . . . .	40,000 00	49,000 00
Louisville and Nashville Car Trust bonds,	10,000 00	10,000 00
Philadelphia and Erie Railroad bonds, . .	20,000 00	20,850 00
Norfolk and Western Railroad bonds, . . .	10,000 00	9,300 00
Huntington and B. T. M. Railroad bonds, .	10,000 00	8,150 00

	Par value.	Market value.
Phila., Wil. and Baltimore R. R. bonds, .	\$10,000 00	\$11,500 00
Elmira and Williamsport R. R. bonds, .	1,000 00	1,000 00
New York and Long Branch R. R. bonds,	15,000 00	15,062 50
N. Y., Lake Erie and Western R. R. bonds,	25,000 00	24,625 00
Delaware and R. C. and C. A. R. R. bonds,	24,000 00	26,160 00
Belt Road and Stock Yard Co. bonds, .	20,000 00	21,200 00
Chicago and Western Indiana R. R. bonds,	30,000 00	33,300 00
Philadelphia and Bal. Central R. R. bonds,	25,000 00	25,208 33
Corning, Cowanesque & Ant'm R.R. bonds,	20,000 00	20,400 00
Delaware and Chesapeake Railroad bonds,	5,000 00	4,483 33
123 shares Pennsylvania Railroad, . .	6,150 00	6,150 00
100 " Northern Pennsylvania R. R., .	5,000 00	6,100 00
New York and Pacific Car Trust bonds, .	23,000 00	23,000 00
Railway Car Trust of Pennsylvania bonds,	26,000 00	26,000 00
	<hr/>	<hr/>
	\$1,064,750 00	\$1,090,804 16

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds, . . . . .	\$613 75	\$500 00
United States bonds, . . . . .	2,455 00	4,000 00
Camden and Atlantic Railroad bonds, .	1,150 00	
21 shares Lehigh Valley Railroad, . .	1,223 25	
110 " Pennsylvania Railroad, . . .	5,500 00	3,000 00
N. O. Pacific Railroad bonds, . . .	15,000 00	7,500 00
Texas and Pacific Railroad bonds, . .	8,470 00	20,000 00
120 shares Charleston Mfg. and Min. Co., .	20,400 00	
	<hr/>	<hr/>
	\$54,812 00	\$35,000 00

#### SUMMARY OF ASSETS, DECEMBER 31, 1884.

Cash value of unencumbered real estate, .	\$144,353 34	
Loans on mortgage of real estate (first liens*),	363,139 50	
Interest due or accrued thereon, . . .	6,800 05	
Stocks, bonds, etc., as per schedule, . .	1,090,804 16	
Loans on collateral security, as per schedule,	35,000 00	
Cash in the office of the company, . . .	3,691 97	
deposited in bank, . . . . .	74,374 16	
Interest due and accrued, . . . . .	894 28	
Premiums in course of collection (gross),	48,648 43	
Rents due and accrued, . . . . .	386 36	
Gross assets, . . . . .	<hr/>	\$1,768,092 25

\* Value of lands mortgaged, . . . . . \$212,250 00  
Value of buildings thereon, . . . . . 478,300 00  
Amount of insurance held as collateral, . . . 318,109 00

## LIABILITIES.

Losses adjusted, unpaid, . . . .	\$32,575 04	
claimed and reported, . . . .	61,331 16	
disputed or resisted, . . . .	15,801 64	
	<hr/>	
Total amount of losses, . . . .	\$109,707 84	
Less reinsurance, . . . .	1,071 86	
	<hr/>	
Net amount of unpaid losses, . . . .	\$108,635 98	
Unearned premiums on outstanding risks, . . . .	522,187 67	
Reclaimable on perpetual fire policies, . . . .	329,505 11	
Dividends to stockholders unpaid, . . . .	445 00	
Commissions and brokerage, . . . .	675 75	
Gross liabilities, except capital, . . . .	<hr/>	\$961,449 51
		<hr/>
Surplus as regards policy-holders, . . . .		\$806,642 74
Paid-up capital, . . . .		400,000 00
		<hr/>
Surplus over capital, . . . .		\$406,642 74

## INCOME.

Cash received for fire premiums, . . . .	\$962,104 58	
Deduct reinsurance and return premiums, . . . .	132,108 84	
Net cash received for fire premiums, . . . .	<hr/>	\$829,995 74
Interest received on mortgages, . . . .		15,838 09
Interest and dividends received from all other sources, . . . .		65,601 12
Income from rents, . . . .		10,316 61
Deposits received for perpetual fire risks, . . . .	\$33,186 57	
	<hr/>	
Gross cash income, . . . .		\$921,751 56

## EXPENDITURES.

Cash paid for fire losses, . . . .	\$610,765 62	
Deduct salvage and reinsurance, . . . .	21,166 65	
Net cash paid for fire losses, . . . .	<hr/>	\$589,598 97
Cash dividends paid, . . . .		40,250 00
Cash paid for commissions and brokerage, . . . .		164,177 63
for salaries of officers and employees, . . . .		125,241 11
for State and local taxes, . . . .		27,170 86
for incidentals, . . . .		6,200 37
		<hr/>
Gross cash expenditures, . . . .		\$952,638 94

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, .	.\$72,914,151 00	\$892,673 90
written during 1884, . . .	. 82,117,281 00	972,802 50
Total, . . . . .	.\$155,031,432 00	\$1,865,476 40
Deduct risks expired and terminated, .	. 69,679,361 00	847,665 19
In force at end of year, . . . . .	.\$85,352,071 00	\$1,017,811 21
Deduct amount reinsured, . . . . .	. 1,721,846 00	24,059 59
Net amount in force, . . . . .	.\$83,630,225 00	\$993,751 62
Perpetual risks in force, . . . . .	.\$13,209,821 00	\$352,962 23

## MISCELLANEOUS.

Premiums received from organization of company, . .	.\$9,760,288 74
Losses paid from organization of company, . . . .	. 6,024,256 21
Cash dividends declared from organization of company, .	2,252,975 50
Dividends declared during the year (10 per cent.), . .	40,000 00
Fire losses incurred during the year, . . . . .	605,050 38
Company's stock owned by directors, . . . . .	21,400 00

ATLANTIC FIRE AND MARINE INSURANCE COMPANY,  
PROVIDENCE, R. I.

[Incorporated May, 1852. Commenced business June, 1852.]

PAID-UP CAPITAL, \$200,000.

J. S. PARISH, *President*.T. W. HAYWARD, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares National Bank of Commerce, .	.\$5,000 00	\$5,100 00
113 " Weybosset National Bank, .	. 5,650 00	7,345 00
200 " Merchants' National Bank, .	. 10,000 00	12,600 00
169 " Fourth National Bank, . .	. 16,900 00	20,787 00
10 " R. I. Safe Deposit Co., . . .	. 1,000 00	1,100 00
143 " Chicago and Alton Railroad, .	. 14,300 00	18,018 00
200 " Michigan Central Railroad, .	. 20,000 00	11,000 00
	.\$72,850 00	\$75,950 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$156,180 26
Stocks, bonds, etc., as per schedule, . . .	75,950 00



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Cash in the office of the company, . . .	\$55 22	
deposited in bank, . . . . .	8,245 27	
Premiums in course of collection (gross), .	3,292 72	
Rents due and accrued, . . . . .	3,033 75	
Gross assets, . . . . .	<u>          </u>	\$246,757 22

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$6,045 38	
claimed and reported, . . . . .	1,805 00	
Unearned premiums on outstanding risks, .	26,893 70	
Dividends to stockholders unpaid, . . .	21 00	
Due and accrued for rent, salaries, etc., .	158 71	
Commissions and brokerage, . . . . .	769 15	
Gross liabilities, except capital, . . .	<u>          </u>	35,692 94
Surplus as regards policy-holders, . . . . .		\$211,064 28
Paid-up capital, . . . . .		<u>200,000 00</u>
Surplus over capital, . . . . .		\$11,064 28

## INCOME.

Cash received for fire premiums, . . . .	\$57,395 05	
Deduct reinsurance and return premiums, .	7,632 03	
Net cash received for fire premiums, . . .	<u>          </u>	\$49,763 02
Cash received for marine and inland prems.,	\$5,711 72	
Deduct reinsurance and return premiums, .	2,674 40	
Net cash rec'd for marine and inland prems.,	<u>          </u>	3,037 32
Interest and dividends received from all sources, . . .		4,747 85
Income from rents, . . . . .		<u>9,763 63</u>
Gross cash income, . . . . .		\$67,311 82

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$27,086 46	
Deduct salvage and reinsurance, . . . .	132 19	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$26,954 27
Net cash paid for marine and inland losses, . . . . .		224 71
Cash paid for commissions and brokerage, . . . . .		8,015 61
for salaries and incidentals, . . . . .		10,792 10
for State and local taxes, . . . . .		1,524 69
for expenses on real estate, . . . . .		<u>6,833 98</u>
Gross cash expenditures, . . . . .		\$54,345 36

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$5,164,061 00	\$58,026 63
written during 1884, . . .	5,257,521 00	57,093 04
Total, . . . . .	\$10,421,582 00	\$115,119 67
Deduct risks expired and terminated, . . .	5,993,659 00	60,379 17
In force at end of year, . . . . .	\$4,427,923 00	\$54,740 50
Deduct amount reinsured, . . . . .	116,829 00	1,343 96
Net amount in force, . . . . .	\$4,311,094 00	\$53,396 54
Marine risks outstanding Dec. 31, 1883, . . .	\$128,436 00	\$1,177 69
written during 1884, . . . . .	652,220 00	4,144 49
Total, . . . . .	\$780,656 00	\$5,322 18
Deduct risks expired and terminated, . . .	775,510 00	5,116 13
In force at end of year, . . . . .	\$5,146 00	\$206 05
Deduct amount reinsured, . . . . .	2,000 00	100 00
Net amount in force, . . . . .	\$3,146 00	\$106 05

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$3,362,640 91
Losses paid from organization of company, . . . . .	2,488,024 30
Cash dividends declared from organization of company, . .	377,000 00
Fire losses incurred during the year, . . . . .	22,538 84
Marine and inland losses incurred during the year, . . .	9 65
Company's stock owned by directors, . . . . .	61,566 66

## ATLANTIC MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated April 11, 1842. Commenced business July 1, 1842.]

JOHN D. JONES, *President*.JOSEPH H. CHAPMAN, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.*
American Exchange Bank stock, . . . . .	\$76,800 00	\$69,120 00
Bank of America stock, . . . . .	100,000 00	100,000 00
Bank of Commerce stock, . . . . .	64,100 00	64,100 00
Bank of New York stock, . . . . .	65,700 00	65,700 00
Leather Manuf. Bank stock, . . . . .	15,600 00	15,600 00
Merchants' Bank stock, . . . . .	70,150 00	70,150 00

\* Estimated for the purpose of permanent investment.

	Par value.	Market value.
Mechanics' Bank stock, . . . . .	\$47,675 00	\$47,675 00
Manhattan Company Bank stock, . . . . .	18,000 00	18,000 00
Market Bank stock, . . . . .	25,000 00	22,500 00
Phenix Bank stock, . . . . .	41,100 00	36,990 00
Union Bank stock, . . . . .	32,000 00	32,000 00
New York State bonds, . . . . .	45,000 00	45,000 00
New York City bonds, . . . . .	300,600 00	280,600 00
N. Y. Central and H. R. Railroad stock, . . . . .	100,000 00	80,000 00
New York County bonds, . . . . .	100,000 00	100,000 00
New York Central Railroad bonds, . . . . .	139,000 00	118,150 00
N. Y., L. E. and Western Railroad bonds, . . . . .	100,000 00	80,000 00
Del. and Hudson Canal Co. bonds, . . . . .	50,000 00	45,000 00
Brooklyn City Park bonds, . . . . .	122,000 00	109,800 00
Jersey City bonds, . . . . .	100,000 00	100,000 00
District of Columbia bonds, . . . . .	369,000 00	258,300 00
United States bonds, . . . . .	8,010,000 00	7,018,000 00
	<hr/>	<hr/>
	\$9,991,725 00	*\$8,776,685 00

## Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Importers' and Traders' Bank stock, . . . . .	\$7,500 00	\$2,500 00
Wabash, St. L. and Pacific Railroad bonds, . . . . .	27,000 00	15,000 00
St. Louis and I. M. Railroad bonds, . . . . .	22,000 00	22,000 00
Mo., Kansas and Texas Railroad bonds, . . . . .	10,200 00	
Central Park, N. and E. River R R. stock, . . . . .	7,000 00	5,000 00
Adams Express Co. stock, . . . . .	6,500 00	9,000 00
Chicago and N. W. Railroad stock, . . . . .	3,900 00	
Fourth National Bank stock, . . . . .	1,700 00	1,600 00
Jersey City bonds, . . . . .	2,000 00	
Third Avenue Railroad bonds, . . . . .	206,800 00	200,000 00
Dayton and Michigan Railroad bonds, . . . . .	22,000 00	
Chicago and N. W. Railroad bonds, . . . . .	13,900 00	
Clev., Col., Cin. and Ind. Railroad bonds, . . . . .	82,000 00	100,000 00
Miss. River Bridge Co. bonds, . . . . .	18,900 00	
Chic., Burl. and Quincy Railroad bonds, . . . . .	4,800 00	150,000 00
Chicago and N. W. Railroad bonds, . . . . .	5,500 00	
Cincinnati city bonds, . . . . .	15,000 00	100,000 00
Third Avenue Railroad bonds, . . . . .	68,000 00	
Chicago and N. W. Railroad bonds, . . . . .	117,000 00	100,000 00
Brooklyn City Railroad stock, . . . . .	35,700 00	
Rensselaer and Saratoga Railroad stock, . . . . .	63,000 00	100,000 00
Brooklyn Gas Light Co. stock, . . . . .	41,300 00	
Rensselaer and Saratoga Railroad stock, . . . . .	140,000 00	100,000 00
National Bank of Commerce stock, . . . . .	20,440 00	
	<hr/>	<hr/>
	\$942,140 00	\$705,100 00

\* Estimated for the purpose of permanent investment,

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . .	\$250,000 00
Stocks, bonds, etc., as per schedule, . . .	8,776,685 00
Loans on collateral security, as per schedule, . . .	705,100 00
Cash deposited in b'k & with English b'k's, . . .	1,751,544 65
Notes taken for marine and inland risks, . . .	1,454,959 73
Gross assets, . . . . .	<u>\$12,938,289 38</u>

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$140,181 44
claimed and reported, . . . . .	1,920,293 56
disputed or resisted, . . . . .	42,000 00
Unearned premiums on outstanding risks, . . .	1,339,525 10
Unpaid scrip ordered to be redeemed, . . .	201,000 00
Interest due or accrued on scrip, . . . . .	15,564 15
Return premiums, . . . . .	156,298 35
Miscellaneous, . . . . .	15,669 64
Gross liabilities, except scrip, . . . . .	<u>3,830,532 24</u>
Surplus as regards policy-holders, . . . . .	\$9,107,757 14
Scrip outstanding, not ordered to be redeemed, . . .	<u>7,206,390 00</u>
Surplus over scrip, . . . . .	\$1,901,367 14

## INCOME.

Cash rec'd for marine and inl'd premiums, . . .	\$4,200,515 22
Deduct reinsurance and return premiums, . . .	503,387 36
Net cash rec'd for marine and inl'd prem's, . . .	<u>\$3,697,127 86</u>
Interest and dividends received from all sources, . . .	562,406 52
Income from rents, . . . . .	<u>15,603 34</u>
Gross cash income, . . . . .	\$4,275,137 72

## EXPENDITURES

Cash paid for marine and inland losses, . . .	\$2,109,919 20
Deduct salvage and reinsurance, . . . . .	13,599 79
Net cash paid for marine and inland losses, . . .	<u>\$2,096,319 41</u>
Cash paid for redemption of scrip, . . . . .	1,088,540 00
Interest paid scrip-holders, . . . . .	413,125 60
Cash paid for commissions and brokerage, . . .	17,826 15
for salaries of officers and employees, . . .	374,077 58
for State and local taxes, . . . . .	<u>48,521 64</u>
Gross cash expenditures, . . . . .	\$4,038,410 38

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1883,	\$.95,534,392 00	\$1,447,756 70
written during 1884,	.333,849,455 00	3,958,039 44
Total,	\$129,383,847 00	\$5,405,796 14
Deduct risks expired and terminated,	.336,613,422 00	4,066,271 04
In force at end of year,	\$.92,770,425 00	\$1,339,525 10
Losses incurred during the year (estimated),		\$2,000,000 00

BOATMAN'S FIRE AND MARINE INSURANCE COMPANY,  
PITTSBURGH, PENN.

[Incorporated March 20, 1865. Commenced business May 23, 1865.]

PAID-UP CAPITAL, \$250,000.

OLIVER P. SCAIFE, *President*.HENRY H. SCHENCK, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Erie and Pittsburgh Railroad stock,	\$15,000 00	\$16,800 00
Merchants' and Manuf. Nat'l Bank stock,	2,500 00	2,575 00
Exchange National Bank stock,	5,450 00	8,720 00
Pitts., Allegheny and Manch. R.R. bonds,	5,800 00	10,208 00
Citizens' National Bank stock,	4,650 00	5,766 00
Iron City National Bank stock,	2,000 00	3,760 00
People's Savings Bank stock,	1,300 00	1,950 00
Safe Deposit Company stock,	2,250 00	2,520 00
City Insurance Company stock,	1,250 00	1,500 00
Monongahela Water Company stock,	950 00	1,330 00
Union Switch and Signal Company stock,	5,350 00	1,498 00
Pittsburgh and Connellsville R.R. bonds,	5,000 00	6,050 00
Pittsburgh, Cin. and St. Louis R.R. bonds,	65,000 00	78,000 00
City of Pittsburgh bonds,	22,000 00	25,930 00
Allegheny Valley Railroad bonds,	32,400 00	18,216 00
Erie and Pittsburgh Railroad bonds,	5,000 00	5,750 00
Pitts., Allegheny and Manch. R.R. bonds,	8,500 00	9,350 00
Point Bridge Company bonds,	1,700 00	1,751 00
Liberty School District bonds,	2,000 00	2,260 00
North Side Bridge Company bonds,	6,000 00	6,300 00
Allegheny Valley Railroad scrip,	87 55	13 13
Safe Deposit Company (new) stock,	7,750 00	1,162 50
	\$201,937 55	\$211,409 63

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Monongahela Navigation Company stock,	\$11,316 00	\$10,000 00
Bank of Pittsburgh stock,	9,860 00	6,000 00
Pittsburgh, Cin. and St. Louis R.R. bonds,	7,200 00	6,068 00
	\$28,376 00	\$22,068 00

## SUMMARY OF ASSETS, DECEMBER 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$66,933 96	
Loans on mortgage of real estate (first liens*), . . . . .	60,253 34	
Interest due or accrued thereon, . . . . .	648 11	
Stocks, bonds, etc., as per schedule, . . . . .	211,409 63	
Loans on collateral security, as per schedule, . . . . .	22,068 00	
Cash in the office of the company, . . . . .	663 04	
deposited in bank, . . . . .	14,278 00	
Premiums in course of collection (gross), . . . . .	22,378 08	
Notes taken for marine and inland risks, . . . . .	690 00	
Rents, etc., . . . . .	1,107 03	
Premiums more than 3 mos. due, \$1,626 64		
Gross assets, . . . . .	—————	\$400,429 19

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$16,656 08	
claimed and reported, . . . . .	8,416 63	
disputed or resisted, . . . . .	1,398 33	
Total amount of losses, . . . . .	\$26,471 04	
Less reinsurance, . . . . .	912 40	
Net amount of unpaid losses, . . . . .	\$25,558 64	
Unearned premiums on outstanding risks, . . . . .	74,303 45	
Due and accrued for rent, salaries, etc., . . . . .	561 85	
State and local taxes, . . . . .	4,019 51	
Commissions and brokerage, . . . . .	4,849 58	
Return premiums, . . . . .	116 64	
Gross liabilities, except capital, . . . . .	—————	109,409 67
Surplus as regards policy-holders, . . . . .		\$291,019 52
Paid-up capital, . . . . .		250,000 00
Surplus over capital, . . . . .		\$41,019 52

## INCOME.

Cash received for fire premiums, . . . . .	\$171,647 78	
Deduct reinsurance and return premiums, . . . . .	32,766 42	
Net cash received for fire premiums, . . . . .	—————	\$138,881 36
Cash rec'd for marine and inland premiums, . . . . .	\$8,631 84	
Deduct reinsurance and return premiums, . . . . .	1,439 01	
Net cash rec'd for marine and inland prems., . . . . .	—————	7,192 83
Interest received on mortgages, . . . . .		3,649 27
Interest and dividends received from all other sources, . . . . .		13,408 50
Income from rents, . . . . .		3,130 37
from all other sources, . . . . .		2,009 30
Gross cash income, . . . . .		\$168,271 63

\* Value of lands mortgaged, . . . . . \$109,000 00  
Value of buildings thereon, . . . . . 66,600 00  
Amount of insurance held as collateral, . . . . . 23,143 00



## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$101,617 40	
Deduct salvage and reinsurance, . . . . .	1,312 38	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$100,305 02
Cash paid for marine and inland losses, . . . . .	\$9,653 87	
Deduct salvage and reinsurance, . . . . .	148 40	
Net cash paid for marine and inland losses, . . . . .	<u>          </u>	9,505 47
Cash dividends paid, . . . . .		17,500 00
paid for commissions and brokerage, . . . . .		29,329 08
for salaries of officers and employees, . . . . .		7,974 53
for State and local taxes, . . . . .		4,040 16
for incidentals, . . . . .		7,947 30
		<u>          </u>
Gross cash expenditures, . . . . .		\$176,601 56

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$6,981,529 00	\$112,840 99
written during 1884, . . . . .	12,414,002 00	173,441 84
	<u>          </u>	<u>          </u>
Total, . . . . .	\$19,395,531 00	\$286,282 83
Deduct risks expired and terminated, . . . . .	9,345,953 00	139,730 19
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$10,049,578 00	\$146,552 64
Deduct amount reinsured, . . . . .	223,521 00	3,481 09
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$9,826,057 00	\$143,071 55
Marine risks outstanding Dec. 31, 1883, . . . . .	\$53,833 00	\$4,008 33
written during 1884, . . . . .	751,139 00	13,130 10
	<u>          </u>	<u>          </u>
Total, . . . . .	\$804,972 00	\$17,138 43
Deduct risks expired and terminated, . . . . .	762,731 00	14,345 58
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$42,241 00	\$2,792 85
Deduct amount reinsured, . . . . .	5,550 00	315 30
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$36,691 00	\$2,477 55

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$1,322,781 96
Losses paid from organization of company, . . . . .	765,092 43
Cash dividends declared from organization of company, . . . . .	204,607 50
Dividends declared during the year (7 per cent.), . . . . .	17,500 00
Fire losses incurred during the year, . . . . .	114,026 78
Marine and inland losses incurred during the year, . . . . .	4,386 84
Company's stock owned by directors, . . . . .	47,550 00

## BUFFALO GERMAN INSURANCE COMPANY, BUFFALO, N. Y.

[Incorporated Feb. 16, 1867. Commenced business Feb. 16, 1867.]

PAID-UP CAPITAL \$200,000.

PHILIP BECKER, *President*.OLIVER J. EGGERT, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$290,000 00	\$337,650 00
Buffalo, N. Y. and Phila. R. R. bonds, . . . . .	32,000 00	32,000 00
German Young Men's Association bonds, . . . . .	25,000 00	25,000 00
City of Buffalo warrants, . . . . .	7,390 00	7,390 00
200 shares N. Y. Cent. and Hud. Riv. R. R., . . . . .	20,000 00	17,450 00
100 " L. S. and Mich. Southern R R., . . . . .	10,000 00	6,287 50
	<hr/>	<hr/>
	\$384,390 00	\$425,777 50

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Citizens' Gas Company bonds, . . . . .	\$30,000 00	\$24,000 00
Third National Bank stock, . . . . .	5,000 00	10,000 00
German Bank stock, . . . . .	7,500 00	
Union Fire Insurance Company stock, . . . . .	2,200 00	1,800 00
Village of Suspension Bridge bonds, . . . . .	2,000 00	10,000 00
Citizens' Gas Company bonds, . . . . .	10,000 00	
German Young Men's Association, . . . . .	60,000 00	50,000 00
Manufacturers' and Traders' Bank stock, . . . . .	3,000 00	2,000 00
Fireman's Fund Insurance Company stock, . . . . .	3,000 00	2,000 00
	<hr/>	<hr/>
	\$122,700 00	\$99,800 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$275,000 00	
Loans on mort. of real estate (first liens*), . . . . .	134,475 00	
Interest due or accrued thereon, . . . . .	543 42	
Stocks, bonds, etc., as per schedule, . . . . .	425,777 50	
Loans on collateral security, as per schedule, . . . . .	99,800 00	
Cash in the office of the company, . . . . .	1,078 64	
deposited in bank, . . . . .	93,472 97	
Interest due and accrued, . . . . .	300 00	
Premiums in course of collection (gross), . . . . .	43,040 20	
Notes taken for marine and inland risks, . . . . .	3,067 38	
Rents due and accrued, . . . . .	475 00	
Gross assets, † . . . . .	<hr/>	\$1,077,030 11

\* Value of lands mortgaged, . . . . . \$198,829 00

Value of buildings thereon, . . . . . 173,600 00

Amount of insurance held as collateral, . . . . . 102,920 00

† Including \$200,000 special reserve fund held under New York law.

## LIABILITIES.

Losses adjusted, unpaid, . . . .	\$7,564 85	
claimed and reported, . . . .	22,970 75	
disputed or resisted, . . . .	200 00	
Unearned premiums on outstanding risks, .	257,935 76	
Commissions and brokerage, . . . .	7,908 30	
Gross liabilities, except capital, . . .	<u>          </u>	\$296,579 66
Surplus as regards policy-holders, . . . .		\$780,450 45
Paid-up capital, . . . . .		<u>200,000 00</u>
Surplus over capital, . . . . .		\$580,450 45

## INCOME.

Cash received for fire premiums, . . . .	\$462,023 36	
Deduct re-insurance and return premiums, .	93,587 79	
Net cash received for fire premiums, . . .	<u>          </u>	\$368,435 57
Interest received on mortgages, . . . . .		5,701 44
Interest and dividends received from all other sources, .		23,303 25
Income from rents, . . . . .		14,394 45
Brokerage, . . . . .		<u>2,431 28</u>
Gross cash income, . . . . .		\$414,265 99

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$207,331 44	
Deduct salvage and reinsurance, . . . .	1,814 65	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$205,516 79
Cash dividends paid, . . . . .		30,000 00
paid for commissions and brokerage, . . . .		72,967 89
for salaries of officers and employees, . . . .		19,395 05
for State and local taxes, . . . . .		9,038 12
for incidentals, . . . . .		15,023 01
for expenses on real estate, . . . . .		7,517 89
for profit and loss account, . . . . .		<u>1,000 00</u>
Gross cash expenditures, . . . . .		\$360,458 75

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . .	\$47,523,840 00	\$493,314 91
written during 1884, . . . . .	43,553,271 00	460,262 32
Total, . . . . .	<u>\$91,077,111 00</u>	<u>\$953,577 23</u>
Deduct risks expired and terminated, . . . .	42,154,856 00	445,996 95
In force at end of year, . . . . .	<u>\$48,922,255 00</u>	<u>\$507,580 28</u>
Deduct amount reinsured, . . . . .	1,235,628 00	11,812 05
Net amount in force, . . . . .	<u>\$47,686,627 00</u>	<u>\$495,768 23</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$3,684,556 79
Losses paid from organization of company, . . .	1,718,348 41
Cash dividends declared from organization of company, . .	435,925 00
Dividends declared during the year (15 per cent.), . . .	30,000 00
Fire losses incurred during the year, . . . . .	211,049 49
Company's stock owned by directors, . . . . .	66,000 00

## CITIZENS' INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April, 1836. Commenced business April, 1837.]

PAID-UP CAPITAL, \$300,000.

JAMES M. MCLEAN, *President*.FRANK M. PARKER, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$450,000 00	\$515,000 00
Lake Shore and Michigan S. R. R. bonds, . . . . .	50,000 00	62,500 00
Union Trust Company stock, . . . . .	10,000 00	35,000 00
National Citizens' Bank stock, . . . . .	24,500 00	30,625 00
National Bank of Commerce stock, . . . . .	10,000 00	14,600 00
Union Pacific Railroad stock, . . . . .	20,000 00	9,200 00
N. Y. Cent'l and Hudson River R. R. stock, . . . . .	10,000 00	8,800 00
Virginia State bonds, . . . . .	10,000 00	2,500 00
	<hr/>	<hr/>
	\$584,500 00	\$678,225 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
42 shares Butchers' and Drovers' Nat'l B'k, . . . . .	\$1,470 00	\$900 00
200 " Metropolitan Gas Light Co., . . . . .	45,000 00	50,000 00
300 " Michigan Central Railroad, . . . . .	18,000 00	
700 " National Citizens' Bank, . . . . .	21,875 00	
22 " Manhattan Life Insurance Co., . . . . .	5,500 00	2,000 00
40 " National Citizens' Bank, . . . . .	1,250 00	900 00
St. Louis and I. M. Railroad bonds, . . . . .	5,150 00	4,000 00
St. Louis and I. M. Railroad bonds, . . . . .	23,060 00	50,000 00
200 shares Chicago and N. W. R. R., . . . . .	17,000 00	
300 " Missouri Pacific Railroad, . . . . .	27,000 00	
100 " Chicago and N. W. R. R., . . . . .	8,500 00	15,000 00
Cairo, Arkansas and Texas R. R. bonds, . . . . .	10,100 00	
	<hr/>	<hr/>
	\$183,905 00	\$138,800 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$112,000 00	
Loans on mortgage of real estate (first liens*), . . . . .	57,900 00	
Interest due or accrued thereon, . . . . .	289 50	
Stocks, bonds, etc., as per schedule, . . . . .	678,225 00	
Loans on collateral security, as per schedule, . . . . .	138,800 00	
Cash in the office of the company, . . . . .	3,932 51	
deposited in bank, . . . . .	20,790 82	
Interest due and accrued, . . . . .	5,221 67	
Premiums in course of collection (gross), . . . . .	72,633 12	
Rents due and accrued, . . . . .	875 00	
Premiums more than 3 months due, \$450 33		
Gross assets, . . . . .	<hr/>	\$1,090,667 62
Deduct special deposits in other States, . . . . .		56,500 00
		<hr/>
Balance, . . . . .		\$1,034,167 62

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$19,267 56	
claimed and reported, . . . . .	39,487 73	
disputed or resisted, . . . . .	2,599 48	
	<hr/>	
Total amount of losses, . . . . .	\$61,354 77	
Less reinsurance, . . . . .	400 00	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$60,954 77	
Unearned premiums on outstanding risks, . . . . .	413,430 82	
Dividends to stockholders unpaid, . . . . .	99 90	
Due and accrued for rent, salaries, etc., . . . . .	1,500 00	
State and local taxes, . . . . .	750 00	
Commissions and brokerage, . . . . .	3,689 84	
Return premiums, . . . . .	600 00	
	<hr/>	
Gross liabilities, except capital, . . . . .	\$481,025 33	
Deduct liability on special deposit, . . . . .	18,610 54	
	<hr/>	462,414 79
		<hr/>
Surplus as regards policy-holders, . . . . .		\$571,752 83
Paid-up capital, . . . . .		300,000 00
		<hr/>
Surplus over capital, . . . . .		\$271,752 83

\* Value of lands mortgaged, . . . . . \$50,500 00  
Value of buildings thereon, . . . . . 69,500 00  
Amount of insurance held as collateral, . . . . . 45,200 00

## INCOME.

Cash received for fire premiums, . . . . .	\$823,518 67	
Deduct reinsurance and return premiums, . . . . .	87,470 33	
Net cash received for fire premiums, . . . . .	<u>                    </u>	\$736,048 34
Interest received on mortgages, . . . . .		3,450 08
Interest and dividends received from all other sources, . . . . .		34,516 47
Income from rents, . . . . .		4,753 28
		<u>                    </u>
Gross cash income, . . . . .		\$778,768 17

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$365,584 16	
Deduct salvage and reinsurance, . . . . .	7,029 10	
Net cash paid for fire losses, . . . . .	<u>                    </u>	\$358,555 06
Cash dividends paid, . . . . .		40,512 80
paid for commissions and brokerage, . . . . .		115,676 01
for salaries of officers and employees, . . . . .		72,946 33
for State and local taxes, . . . . .		16,522 64
for rent and incidentals, . . . . .		99,310 55
		<u>                    </u>
Gross cash expenditures, . . . . .		\$703,523 39

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$67,760,500 00	\$468,222 81
written during 1884, . . . . .	87,957,455 00	820,792 29
	<u>                    </u>	<u>                    </u>
Total, . . . . .	\$155,717,955 00	\$1,289,015 10
Deduct risks expired and terminated, . . . . .	69,557,924 00	484,733 12
	<u>                    </u>	<u>                    </u>
In force at end of year, . . . . .	\$86,160,031 00	\$804,281 98
Deduct amount reinsured, . . . . .	2,918,535 00	21,273 78
	<u>                    </u>	<u>                    </u>
Net amount in force, . . . . .	\$83,241,496 00	\$783,008 20

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$8,149,774 58
Losses paid from organization of company, . . . . .	3,692,822 63
Cash dividends declared from organization of company, . . . . .	1,670,550 00
Dividends declared during the year (13½ per cent.), . . . . .	40,500 00
Fire losses incurred during the year, . . . . .	345,901 66
Company's stock owned by directors, . . . . .	52,660 00



## CITIZENS' INSURANCE COMPANY, PITTSBURGH, PENN.

[Incorporated March 7, 1849. Commenced business March, 1850.]

PAID-UP CAPITAL, \$500,000.

WM. G. JOHNSTON, *President*.WALTER MORRIS, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Allegheny city bonds, . . . . .	\$5,000 00	\$5,250 00
Allegheny county bonds, . . . . .	1,000 00	1,150 00
United States bonds, . . . . .	21,000 00	25,620 00
Pittsburgh and Birm. Pass. Railway bonds,	1,500 00	1,725 00
Pittsburgh and Conn. Railroad bonds, .	1,000 00	1,100 00
Pittsburgh, N. C. and L. E. Railroad bonds,	3,000 00	3,585 00
Springfield school bonds, . . . . .	4,000 00	4,040 00
Howard school bonds, . . . . .	8,000 00	8,320 00
Sixth Ward All. school bonds, . . . . .	5,000 00	6,250 00
German Evangelical Prot. Church bonds, .	5,000 00	5,200 00
Point Bridge bonds, . . . . .	3,500 00	3,665 00
100 shares First Nat'l Bank (Allegheny), .	10,000 00	17,800 00
100 " Safe Deposit Company, . . . . .	5,000 00	5,100 00
10 " Eagle Cotton Mills, . . . . .	500 00	500 00
15 " N. Y. and Cleve. Coal Gas Co., .	750 00	850 00
20 " Allegheny Insurance Company, .	1,000 00	1,100 00
31 " Lawrence Railroad, . . . . .	1,550 00	1,922 00
100 " Allegheny Suspension Bridge, .	2,500 00	7,500 00
90 " Birmingham Fire Insurance Co.,	4,500 00	4,050 00
200 " Pittsb'h, McK. and Yough. R.R.,	10,000 00	10,400 00
25 " Monongahela Insurance Co., .	1,250 00	1,250 00
36 " First Nat'l Bank (Pittsburgh), .	3,600 00	6,335 00
100 " Masonic Bank, . . . . .	5,000 00	5,000 00
100 " Citizens' National Bank, . . . . .	5,000 00	6,500 00
200 " Allegheny National Bank, . . . . .	10,000 00	13,000 00
122 " Duquesne National Bank, . . . . .	12,200 00	15,250 00
100 " Third National Bank, . . . . .	10,000 00	15,500 00
100 " Marine National Bank, . . . . .	10,000 00	10,200 00
25 " Mechanics' National Bank, . . . . .	1,250 00	2,500 00
25 " German Nat'l B'k (Allegheny),	2,500 00	2,875 00
	<hr/>	<hr/>
	\$154,600 00	\$193,537 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
23 shares German Nat'l Bank, Pittsburgh,	\$4,600 00	\$1,125 00
50 " Fifth Avenue Bank, Pittsburgh, .	2,500 00	} 10,699 00
5 " Mechanics' Nat'l B'k, Pittsburgh,	500 00	
14 " Iron City Nat'l Bank, Pittsburgh,	1,400 00	
89 " Masonic Bank, Pittsburgh, .	4,450 00	
35 " People's Ins. Co., Pittsburgh, .	2,660 00	

	Market value.	Loaned thereon.
50 shares City Insurance Co., Pittsburgh, .	\$3,000 00	\$450 00
50 " Penn. Insurance Co., Pittsburgh,	2,750 00	1,500 00
10 " Third Nat'l Bank, Pittsburgh, .	1,560 00	} 2,100 00
10 " Citizens' Nat'l Bank, Pittsburgh,	630 00	
8 " Western Ins. Co., Pittsburgh, .	550 00	400 00
15 " Marine Nat'l Bank, Pittsburgh, .	1,500 00	950 00
104 " Allegheny City Gas Company, .	4,160 00	2,500 00
250 " Na'l B'k of Commerce, Pittsb'gh,	35,000 00	15,000 00
25 " City Insurance Co., Pittsburgh, .	1,500 00	1,000 00
10 " P. and L. E. Railroad. . . . .	1,000 00	} 2,500 00
20 " Duquesne National Bank, . . . .	2,500 00	
30 " Armenia Insurance Company, .	2,550 00	1,500 00
80 " Union Insurance Company, . . .	4,000 00	3,200 00
120 " Monongahela Insurance Co., . .	6,000 00	5,000 00
71 " Monongahela Incline Plane Co.,	4,615 00	3,550 00
100 " Fifth National Bank, . . . . .	12,000 00	10,000 00
269 " Allegheny Gas Company, . . . .	10,260 00	9,500 00
United States bond, . . . . .	6,100 00	5,000 00
Mortgage assigned, . . . . .	1,500 00	200 00
P. C. and St. L. Railway Company bonds, .	1,800 00	} 2,000 00
Mt. Oliver Inclined Plane Company bonds,	2,000 00	
Woodruff P. and S. Car Company bonds, .	30,000 00	8,000 00
	<hr/>	<hr/>
	\$151,085 00	\$86,174 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$108,000 00	
Loans on mortgage of real estate (first liens*),	224,154 97	
Interest due or accrued thereon, . . . .	3,730 61	
Stocks, bonds, etc., as per schedule, . .	193,537 00	
Loans on collateral security, as per schedule,	86,174 00	
Cash in the office of the company, . . . .	4,522 27	
deposited in bank, . . . . .	7,896 23	
Interest due and accrued, . . . . .	446 65	
Premiums in course of collection (net), .	15,415 62	
Notes taken for marine and inland risks, .	1,202 50	
Rents due and accrued, . . . . .	270 83	
Gross assets, . . . . .	<hr/>	\$645,350 68

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$12,938 66
Unearned premiums on outstanding risks, .	123,774 01

\* Total value of property mortgaged, . . . \$620,000 00  
Amount of insurance held as collateral, . . 184,275 00

## 166 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Due and accrued for rent, salaries, etc , . . . . .	\$2,000 00	
Miscellaneous, . . . . .	1,000 00	
Gross liabilities, except capital, . . . . .	<u>          </u>	\$139,712 67
Surplus as regards policy-holders, . . . . .		\$505,638 01
Paid-up capital, . . . . .		<u>500,000 00</u>
Surplus over capital, . . . . .		\$5,638 01

## INCOME.

Cash received for fire premiums, . . . . .	\$252,392 93	
Deduct reinsurance and return premiums, . . . . .	37,814 88	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$214,578 05
Net cash received for marine and inland premiums, . . . . .		5,221 03
Interest received on mortgages, . . . . .		12,174 40
Interest and dividends received from all other sources, . . . . .		17,588 78
Income from rents, . . . . .		<u>1,397 24</u>
Gross cash income, . . . . .		\$250,959 50

## EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$100,965 28
for marine and inland losses, . . . . .	720 81
Cash dividends paid, . . . . .	40,000 00
paid for commissions and brokerage, . . . . .	43,618 09
for salaries of officers and employees, . . . . .	10,639 92
for State and local taxes, . . . . .	7,022 40
for incidentals, . . . . .	<u>29,392 95</u>
Gross cash expenditures, . . . . .	\$232,359 45

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$10,671,826 00	\$120,375 58
written during 1884, . . . . .	21,072,256 00	252,480 23
Total, . . . . .	<u>\$31,744,082 00</u>	<u>\$372,855 81</u>
Deduct risks expired and terminated, . . . . .	13,604,210 00	155,977 17
In force at end of year, . . . . .	<u>\$18,139,872 00</u>	<u>\$216,878 64</u>
Deduct amount reinsured, . . . . .	298,245 00	3,393 53
Net amount in force, . . . . .	<u>\$17,841,627 00</u>	<u>\$213,485 11</u>

		Premiums.
Marine risks outstanding Dec. 31, 1883,	\$146,216 00	\$5,564 55
written during 1884,	49,750 00	3,167 50
Total,	\$195,966 00	\$8,732 05
Deduct risks expired and terminated,	147,716 00	5,634 55
In force at end of year,	\$48,250 00	\$3,097 50
Deduct amount reinsured,	6,000 00	380 00
Net amount in force,	\$42,250 00	\$2,717 50

## MISCELLANEOUS.

Premiums received from organization of company,	\$1,799,914 00
Losses paid from organization of company,	779,648 00
Cash dividends declared from organization of company,	619,000 00
Dividends declared during the year (8 per cent.),	40,000 00
Fire losses incurred during the year,	103,530 00
Marine and inland losses incurred during the year,	720 00
Company's stock owned by directors,	102,650 00

## CITIZENS' INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated Feb. 2, 1837. Commenced business Feb. 1837.]

PAID-UP CAPITAL, \$200,000.

J. B. McKEHLOR, *President*.JOHN P. HARRISON, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
North Missouri Railroad bonds,	\$100,000 00	\$111,500 00
Laclede Gas Light Company bonds,	35,000 00	35,875 00
Venice Elevator Company bonds,	32,000 00	32,160 00
Advance Elevator Company bonds,	10,000 00	10,050 00
St. Louis Chamber of Commerce bonds,	12,000 00	12,000 00
City of St. Joseph bonds,	15,000 00	12,000 00
St. Louis Grain Elevator Company bonds,	10,000 00	10,700 00
East St. Louis Elevator Company bonds,	14,000 00	8,400 00
	\$228,000 00	\$232,685 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Laclede Gas Light Company stock,	\$23,200 00	\$20,000 00
East St. Louis Elevator Company stock,	95,000 00	75,000 00
	\$118,200 00	\$95,000 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$13,000 00	
Loans on mort. of real estate (first liens*), . . . . .	53,425 00	
Interest due or accrued thereon, . . . . .	780 00	
Stocks, bonds, etc., as per schedule, . . . . .	232,685 00	
Loans on collateral security as per schedule, . . . . .	95,000 00	
Cash in the office of the company, . . . . .	5,351 56	
deposited in bank, . . . . .	8,571 63	
Interest due and accrued, . . . . .	1,800 00	
Premiums in course of collection (gross), . . . . .	14,624 38	
Gross assets, . . . . .	<hr/>	\$425,237 57

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$2,700 00	
claimed and reported, . . . . .	2,275 00	
disputed or resisted, . . . . .	2,000 00	
Unearned premiums on outstanding risks, . . . . .	36,420 00	
Commissions and brokerage, . . . . .	2,481 26	
Reinsurance due, . . . . .	1,225 00	
Gross liabilities, except capital, . . . . .	<hr/>	47,101 26
Surplus as regards policy-holders, . . . . .		\$378,136 31
Paid-up capital, . . . . .		<hr/> 200,000 00
Surplus over capital, . . . . .		\$178,136 31

## INCOME.

Cash received for fire premiums, . . . . .	\$68,322 97	
Deduct reinsurance and return premiums, . . . . .	5,646 12	
Net cash received for fire premiums, . . . . .	<hr/>	\$62,676 85
Cash received for marine and inl'd prem's, . . . . .	\$6,686 20	
Deduct reinsurance and return premiums, . . . . .	1,003 77	
Net cash rec'd for marine and inl'd prem's, . . . . .	<hr/>	5,682 43
Interest received on mortgages, . . . . .		1,750 00
Interest and dividends received from all other sources, . . . . .		15,882 70
Gross cash income, . . . . .		<hr/> \$85,991 98

## EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$29,536 77
for marine and inland losses, . . . . .	1,884 39
Cash dividends paid, . . . . .	12,000 00
paid for commissions and brokerage, . . . . .	12,481 60
for salaries of officers and employees, . . . . .	7,000 00

\* Value of lands mortgaged, . . . . . \$31,400 00  
Value of buildings thereon, . . . . . 130,000 00  
Amount of insurance held as collateral, . . . . . 65,000 00

Cash paid for State and local taxes, . . . . .	\$5,352 75
for incidentals, . . . . .	4,092 69
	<hr/>
Gross cash expenditures, . . . . .	\$72,348 20

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$4,403,993 00	\$60,422 00
written during 1884, . . . . .	6,611,897 00	73,335 28
	<hr/>	<hr/>
Total, . . . . .	\$11,015,890 00	\$133,757 28
Deduct risks expired and terminated, . . .	5,855,329 00	60,271 28
	<hr/>	<hr/>
In force at end of year, . . . . .	\$5,160,561 00	\$73,486 00
Deduct amount reinsured, . . . . .	185,750 00	2,476 00
	<hr/>	<hr/>
Net amount in force, . . . . .	\$4,974,811 00	\$71,010 00
	<hr/>	<hr/>
Marine risks written during 1884, . . .	\$1,167,034 00	\$6,512 90
	<hr/>	<hr/>
Deduct risks expired and terminated, . . .	\$1,167,034 00	\$6,512 90

## MISCELLANEOUS.

Losses paid from organization of company, . . .	\$2,739,181 00
Cash dividends declared from organization of company, .	683,798 00
Dividends declared during the year (6 per cent.), . .	12,000 00
Fire losses incurred during the year, . . . . .	28,681 00
Marine and inland losses incurred during the year, . .	1,884 00
Company's stock owned by directors, . . . . .	147,000 00

## CITY FIRE INSURANCE COMPANY. NEW YORK, N. Y.

[Incorporated April 26, 1833. Commenced business June 6, 1833.]

PAID-UP CAPITAL, \$210,000.

SAMUEL TOWNSEND, *President.*DAVID J. BLAUVELT, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
1,700 shares Tradesmen's National Bank, . .	\$68,000 00	\$66,640 00
200 " N. Y. Cent. & H. R. R.R., . . . . .	20,000 00	17,200 00
United States bonds, . . . . .	198,000 00	239,562 50
	<hr/>	<hr/>
	\$286,000 00	\$323,402 50



## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$60,300 00	
Interest accrued thereon, . . . . .	1,411 67	
Stocks, bonds, etc., as per schedule, . . . . .	323,402 50	
Cash in the office of the company, . . . . .	621 34	
deposited in bank, . . . . .	181 45	
Interest due and accrued, . . . . .	2,200 00	
Premiums in course of collection (gross), . . . . .	2,105 58	
Premiums more than 3 mos. due, \$45 05		
Gross assets, . . . . .	—————	\$390,222 54

## LIABILITIES.

Losses claimed and reported, . . . . .	\$409 28	
Unearned premiums on outstanding risks, . . . . .	25,260 96	
Due and accrued for rents, salaries, etc., . . . . .	933 33	
State and local taxes, . . . . .	525 00	
Commissions and brokerage, . . . . .	310 34	
Return premiums, . . . . .	14 98	
Gross liabilities, except capital, . . . . .	—————	27,453 89
Surplus as regards policy-holders, . . . . .		\$362,768 65
Paid-up capital, . . . . .		210,000 00
Surplus over capital, . . . . .		\$152,768 65

## INCOME.

Cash received for fire premiums, . . . . .	\$46,605 37	
Deduct reinsurance and return premiums, . . . . .	2,760 44	
Net cash received for fire premiums, . . . . .	—————	\$43,844 93
Interest received on mortgages, . . . . .		4,204 75
Interest and dividends received from all other sources, . . . . .		13,226 95
Income from return tax, etc., . . . . .		386 51
Gross cash income, . . . . .		\$61,663 14

## EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$14,500 93	
Cash dividends paid, . . . . .	21,000 00	
Cash paid for commissions and brokerage, . . . . .	5,372 65	
for salaries of officers and employees, . . . . .	13,896 43	
for State and local taxes, . . . . .	1,727 79	
for rent and incidentals, . . . . .	16,274 09	
Gross cash expenditures, . . . . .		\$72,771 89

\* Value of lands mortgaged, . . . . . \$66,200 00  
Value of buildings thereon, . . . . . 61,300 00  
Amount of insurance held as collateral, . . . . . 50,450 00

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$10,744,436 00	\$49,588 20
written during 1884, . . . . .	9,913,620 00	46,867 92
Total, . . . . .	\$20,658,056 00	\$96,456 12
Deduct risks expired and terminated, . . .	10,419,439 00	45,483 92
In force at end of year, . . . . .	\$10,238,617 00	\$50,972 20
Deduct amount reinsured, . . . . .	147,500 00	724 92
Net amount in force, . . . . .	\$10,091,117 00	\$50,247 28

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$3,053,934 62
Losses paid from organization of company, . . . . .	1,384,719 49
Cash dividends declared from organization of company, . .	1,702,800 00
Dividends declared during the year (10 per cent.), . . .	21,000 00
Fire losses incurred during the year, . . . . .	14,616 76
Company's stock owned by directors, . . . . .	29,750 00

## CLINTON FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated July, 1850. Commenced business July 11, 1850.]

PAID-UP CAPITAL, \$250,000.

G. T. PATTERSON, JR., *President*. CHAS. E. W. CHAMBERS, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$230,000 00	\$276,075 00
Delaware and Hudson Canal Co. bonds, . . . . .	40,000 00	48,000 00
Central Railroad of New Jersey bonds, . . . . .	2,100 00	2,120 00
New York Central and H. R. R. R. stock, . . . . .	70,000 00	59,200 00
American Exchange National Bank stock, . . . . .	10,000 00	12,000 00
Merchants' National Bank stock, . . . . .	2,850 00	3,206 00
	\$354,950 00	\$400,601 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$26,400 00
Interest accrued thereon, . . . . .	111 66

\* Value of lands mortgaged, . . . . . \$35,500 00  
Value of buildings thereon, . . . . . 23,500 00  
Amount of insurance held as collateral, . . . . . 13,600 00

Stocks, bonds, etc., as per schedule, . . . . .	\$400,601 00	
Cash in the office of the company, . . . . .	1,853 64	
deposited in bank, . . . . .	459 12	
Interest due and accrued, . . . . .	1,750 00	
Premiums in course of collection (gross), . . . . .	30,133 92	
Reinsurance due, . . . . .	100 00	
Gross assets, . . . . .	<hr/>	\$461,409 34

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$3,388 61	
claimed and reported, . . . . .	2,395 56	
disputed or resisted, . . . . .	2,650 00	
Unearned premiums on outstanding risks, . . . . .	100,125 28	
Due for borrowed money, . . . . .	21,960 00	
Commissions and brokerage, . . . . .	5,273 42	
Gross liabilities, except capital, . . . . .	<hr/>	135,792 87
Surplus as regards policy-holders, . . . . .		\$325,616 47
Paid-up capital, . . . . .		250,000 00
Surplus over capital, . . . . .		<hr/> \$75,616 47

## INCOME.

Cash received for fire premiums, . . . . .	\$261,882 39	
Deduct reinsurance and return premiums, . . . . .	40,749 72	
Net cash received for fire premiums, . . . . .	<hr/>	\$221,132 67
Interest received on mortgages, . . . . .		1,352 00
Interest and dividends received from all other sources, . . . . .		18,294 95
Income from return tax, . . . . .		1,036 53
Gross cash income, . . . . .		<hr/> \$241,816 15

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$123,976 81	
Deduct salvage and reinsurance, . . . . .	8,400 89	
Net cash paid for fire losses, . . . . .	<hr/>	\$115,575 92
Cash dividends paid, . . . . .		25,000 00
Cash paid for commissions and brokerage, . . . . .		44,015 88
for salaries of officers and employees, . . . . .		20,198 38
for State and local taxes, . . . . .		4,728 89
for incidentals, . . . . .		30,858 35
Gross cash expenditures, . . . . .		<hr/> \$240,377 42

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$25,823,907 00	\$181,594 68
written during 1884, . . . . .	39,875,286 00	267,688 09
Total, . . . . .	\$65,699,193 00	\$449,282 77
Deduct risks expired and terminated, . . .	35,521,207 00	228,462 99
In force at end of year, . . . . .	\$30,177,986 00	\$220,819 78
Deduct amount reinsured, . . . . .	3,609,533 00	29,355 39
Net amount in force, . . . . .	\$26,568,453 00	\$191,464 39

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$3,290,568 22
Losses paid from organization of company, . . . . .	1,552,227 26
Cash dividends declared from organization of company, . .	1,060,000 00
Dividends declared during the year (10 per cent.), . . .	25,000 00
Fire losses incurred during the year, . . . . .	100,954 26
Company's stock owned by directors, . . . . .	76,300 00

## COMMERCE INSURANCE COMPANY, ALBANY, N. Y.

[Incorporated June 1, 1859. Commenced business June 1, 1859.]

PAID-UP CAPITAL, \$200,000.

GARRETT A. VAN ALLEN, *President*. RICHARD V. DE WITT, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
United States bonds, . . . . .	\$210,000 00	\$274,200 00
150 shares Nat'l Commercial B'k, Albany, . . .	15,000 00	30,000 00
133 " First National Bank Albany, . . .	13,300 00	21,280 00
80 " Nat'l Exchange Bank, Albany, . . .	8,000 00	12,000 00
80 " Union National Bank, Albany, . . .	8,000 00	8,800 00
40 " N. Y. State Nat'l B'k, Albany, . . .	4,000 00	6,400 00
27 " Albany City Nat'l B'k, Albany, . . .	2,700 00	3,375 00
45 " National Bank of Cohoes, . . . . .	4,500 00	4,500 00
	\$265,500 00	\$360,555 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . .	\$35,000 00
Stocks, bonds, etc., as per schedule, . . .	360,555 00
Cash deposited in bank, . . . . .	23,173 86
Interest due and accrued, . . . . .	637 83
Premiums in course of collection (net), . . .	6,775 73
Rents due and accrued, . . . . .	152 67
Gross assets, . . . . .	\$426,295 09

## LIABILITIES.

Losses claimed and reported, . . . . .	\$8,440 00	
disputed or resisted, . . . . .	250 00	
Unearned premiums on outstanding risks, .	86,251 81	
State and local taxes, . . . . .	400 00	
Return premiums, . . . . .	26 83	
Gross liabilities, except capital, . . . . .	<u>          </u>	\$95,368 64
Surplus as regards policy-holders, . . . . .		\$330,926 45
Paid-up capital, . . . . .		<u>200,000 00</u>
Surplus over capital, . . . . .		\$130,926 45

## INCOME.

Cash received for fire premiums, . . . . .	\$170,446 89	
Deduct reinsurance and return premiums, .	23,070 12	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$147,376 77
Interest received on mortgages, . . . . .		431 11
Interest and dividends received from all other sources, .		18,364 48
Income from rents, . . . . .		<u>1,532 67</u>
Gross cash income, . . . . .		\$167,705 03

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$119,023 64	
Deduct salvage and reinsurance, . . . . .	9,717 04	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$109,306 60
Cash dividends paid, . . . . .		16,000 00
Cash paid for commissions and brokerage, . . . . .		27,404 75
for salaries of officers and employees, . . . . .		10,300 93
for State and local taxes, . . . . .		6,481 21
for incidentals, . . . . .		<u>6,408 08</u>
Gross cash expenditures, . . . . .		\$175,901 57

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$15,392,211 00	\$159,097 35
written during 1884, . . . . .	16,492,616 00	169,214 69
Total, . . . . .	<u>\$31,884,827 00</u>	<u>\$328,312 04</u>
Deduct risks expired and terminated, . . . . .	15,255,782 00	146,415 53
In force at end of year, . . . . .	<u>\$16,629,045 00</u>	<u>\$181,896 51</u>
Deduct amount reinsured, . . . . .	1,058,477 00	10,822 67
	<u>\$15,570,568 00</u>	<u>\$171,073 84</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$3,684,427 00
Losses paid from organization of company, . . .	2,485,917 00
Cash dividends declared from organization of company, . .	588,000 00
Dividends declared during the year (8 per cent.), . . .	16,000 00
Fire losses incurred during the year, . . . . .	103,577 84
Company's stock owned by directors, . . . . .	39,875 00

COMMERCIAL INSURANCE COMPANY, SAN FRANCISCO,  
CAL.

[Incorporated February 26, 1872. Commenced business March 1, 1872.]

PAID-UP CAPITAL, \$200,000.

JOHN H. WISE, *President*.CHARLES A. LATON, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$50,000 00	\$61,500 00
1,900 shares Merchants' Exchange Bank, . . . . .	190,000 00	39,900 00
185 " Spring Valley Water Works, . . . . .	18,500 00	16,187 50
120 " North Beach and Mission R.R., . . . . .	12,000 00	11,340 00
Shasta County bonds, . . . . .	16,000 00	17,200 00
	<hr/>	<hr/>
	\$286,500 00	\$146,127 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
120 shares California Furn. Manuf. Co., . . . . .	\$12,000 00	\$4,000 00
Merchandise in warehouse, . . . . .	500 00	250 00
100 shares San Francisco Gaslight Co., . . . . .	5,800 00	3,000 00
	<hr/>	<hr/>
	\$18,300 00	\$7,250 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*), \$210,004 95
Interest due or accrued thereon, . . . . . 712 67
Stocks, bonds, etc., as per schedule, . . . . . 146,127 50
Loans on collateral security, as per schedule, . . . . . 7,250 00
Cash in the office of the company, . . . . . 21,178 28
deposited in bank, . . . . . 10,492 65
Interest due and accrued, . . . . . 1,445 68
Premiums in course of collection (gross), . . . . . 36,864 44

* Value of lands mortgaged, . . . . .	\$405,300 00
Value of buildings thereon, . . . . .	297,650 00
Amount of insurance held as collateral, . . . . .	169,125 00



Notes taken from marine and inland risks,	\$7,166 75	
Personal loans, . . . . .	\$330 00	
Gross assets, . . . . .		\$441,242 92
Deduct special deposit in Oregon, . . . . .		61,500 00
Balance, . . . . .		<u>\$379,742 92</u>

## LIABILITIES.

Losses claimed and reported, . . . . .	\$24,393 52	
disputed or resisted, . . . . .	2,100 00	
Unearned premiums on outstanding risks,	145,432 21	
State and local taxes, . . . . .	62 89	
Commissions and brokerage, . . . . .	953 97	
Return premiums, etc., . . . . .	1,388 56	
Gross liabilities, except capital, . . . . .	\$174,331 15	
Deduct liability on special deposit, . . . . .	44,568 41	
		<u>129,762 74</u>
Surplus as regards policy-holders, . . . . .		\$249,980 18
Paid-up capital, . . . . .		200,000 00
Surplus over capital, . . . . .		<u>\$49,980 18</u>

## INCOME.

Cash received for fire premiums, . . . . .	\$352,730 34	
Deduct reinsurance and return premiums, . . . . .	78,489 35	
Net cash received for fire premiums, . . . . .		\$274,240 99
Cash received for marine and inl'd prem's, . . . . .	\$36,474 08	
Deduct reinsurance and return premiums, . . . . .	7,170 23	
Net cash rec'd for marine and inl'd prem's, . . . . .		29,303 85
Interest received on mortgages, . . . . .		15,331 91
Interest and dividends received from all other sources, . . . . .		5,327 93
Gross cash income, . . . . .		<u>\$324,204 68</u>

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$160,268 17	
Deduct salvage and reinsurance, . . . . .	1,369 45	
Net cash paid for fire losses, . . . . .		\$158,898 72
Cash paid for marine and inland losses, . . . . .	\$20,580 97	
Deduct salvage and reinsurance, . . . . .	192 33	
Net cash paid for marine and inland losses, . . . . .		20,388 64
Cash dividends paid, . . . . .		24,000 00
Cash paid for commissions and brokerage, . . . . .		65,642 33
salaries of officers and employees, . . . . .		26,660 15
State and local taxes, . . . . .		4,430 83
incidentals, . . . . .		22,145 61
Gross cash expenditures, . . . . .		<u>\$322,166 28</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$10,933,194 00	\$168,831 02
written during 1884, . . .	21,848,203 00	342,637 99
Total, . . . . .	\$32,781,397 00	\$511,469 01
Deduct risks expired and terminated, . . .	17,609,445 00	240,696 50
In force at end of year, . . . . .	\$15,171,952 00	\$270,772 51
Deduct amount reinsured, . . . . .	338,746 00	7,054 66
Net amount in force, . . . . .	\$14,833,206 00	\$263,717 85
Marine risks outstanding Dec. 31, 1883, . . .	\$359,219 00	\$34,161 59
written during 1884, . . . . .	1,902,070 00	37,287 70
Total, . . . . .	\$2,261,289 00	\$71,449 29
Deduct risks expired and terminated, . . .	1,951,488 00	51,073 57
In force at end of year, . . . . .	\$309,801 00	\$20,375 72
Deduct amount reinsured, . . . . .	19,369 00	863 35
Net amount in force, . . . . .	\$290,432 00	\$19,512 37

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$2,491,525 06
Losses paid from organization of company, . . . . .	1,133,534 80
Cash dividends declared from organization of company, . .	408,000 00
Dividends declared during the year (12 per cent.), . . .	24,000 00
Fire losses incurred during the year, . . . . .	172,492 24
Marine and inland losses incurred during the year, . . .	19,188 64
Company's stock owned by directors, . . . . .	138,800 00

COMMERCIAL MUTUAL INSURANCE COMPANY,  
NEW YORK, N. Y.

[Incorporated April, 1842. Commenced business May, 1853.]

W. I. COMES, *President*.HENRY D. KING, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
American Exchange Bank stock, . . . . .	\$20,000 00	\$23,600 00
Market Bank stock, . . . . .	2,500 00	3,400 00
Corn Exchange Bank stock, . . . . .	4,000 00	6,280 00
Park Bank stock, . . . . .	10,000 00	14,200 00
Bank of the State of New York stock, . . . . .	1,600 00	1,712 00
Bank of New York stock, . . . . .	3,700 00	5,735 00

# 178 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

	Par value.	Market value.
Gallatin National Bank stock, . . . .	\$3,300 00	\$5,280 00
Continental Bank stock, . . . . .	5,000 00	5,500 00
Merchants' Bank stock, . . . . .	6,200 00	7,936 00
St. Nicholas Bank stock, . . . . .	7,500 00	9,375 00
Bank of Commerce stock, . . . . .	5,400 00	7,722 00
Bank of America stock, . . . . .	1,800 00	2,646 00
Nassau Bank stock, . . . . .	2,500 00	3,250 00
United States bonds, . . . . .	190,000 00	212,590 00
Newark city bonds, . . . . .	13,000 00	15,040 00
Louisville city bonds, . . . . .	15,000 00	16,500 00
Erie Railway bonds, . . . . .	20,000 00	16,250 00
Delaware, Lack. and Western R.R. bonds, .	5,000 00	6,500 00
Morris and Essex Railroad bonds, . . .	35,000 00	40,675 00
Warren Railroad bonds, . . . . .	9,000 00	10,800 00
Delaware and Hudson Canal bonds, . . .	15,000 00	18,650 00
Det., G. H. and Milwaukee Railroad bonds,	900 00	1,035 00
New York, Lack. and Western R.R. bonds,	10,000 00	11,925 00
Central Railroad of New Jersey bonds, .	24,000 00	24,000 00
Atlantic Mutual Insurance Company scrip,	120,000 00	121,200 00
Union Mutual Insurance Company scrip, .	282 24	141 12
Coast Wrecking Company stock, . . . .	4,500 00	450 00
	<hr/>	<hr/>
	\$535,182 24	\$592,392 12

## Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
50 shares Fulton National Bank, . . .	\$1,680 00	\$1,000 00
240 " Oriental Bank, . . . . .	7,800 00	5,500 00
17 " Bank of America, . . . . .	2,516 00	2,000 00
	<hr/>	<hr/>
	\$11,996 00	\$8,500 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . .	\$592,392 12	
Loans on collateral security, as per schedule,	8,500 00	
Cash deposited in bank, . . . . .	32,625 83	
Interest due and accrued, . . . . .	10,208 00	
Premiums in course of collection (net), .	17,037 81	
Notes taken for marine and inland risks, .	64,556 10	
Reinsurance due, . . . . .	742 68	
Salvage due, . . . . .	5,216 72	
Gross assets, . . . . .	<hr/>	\$731,279 26

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$6,185 00
claimed and reported, . . . . .	32,615 00
disputed or resisted, . . . . .	5,000 00
Unearned premiums on outstanding risks, .	74,364 92
Unpaid scrip ordered to be redeemed, . .	5,764 20
Interest due or accrued on scrip, . . . .	6,878 77

Due and accrued for rent, salaries, etc.,	\$541 66	
Return premiums,	5,849 58	
Miscellaneous,	5,199 98	
Gross liabilities, except scrip,	<u>          </u>	\$142,399 11
Surplus as regards policy-holders,		\$588,880 15
Scrip outstanding, not ordered to be redeemed,		<u>540,620 00</u>
Surplus over scrip,		\$48,260 15

## INCOME.

Cash rec'd for marine and inland premiums,	\$285,254 88	
Deduct reinsurance and return premiums,	100,630 18	
Net cash rec'd for marine and inland prems,	<u>          </u>	\$184,624 70
Interest and dividends received from all sources,		25,026 58
Income from all other sources,		<u>1,930 80</u>
Gross cash income,		\$211,582 08

## EXPENDITURES.

Cash paid for marine and inland losses,	\$153,215 96	
Deduct salvage and reinsurance,	30,208 61	
Net cash paid for marine and inland losses,	<u>          </u>	\$123,007 35
Cash paid for redemption of scrip,		120 00
Interest paid scrip-holders,		35,015 64
Cash paid for commissions and brokerage,		12,028 53
for salaries of officers and employees,		21,060 00
for State and local taxes,		3,768 94
for rent and incidentals,		<u>10,534 49</u>
Gross cash expenditures,		\$205,534 95

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1883,	\$4,661,954 00	\$77,965 09
written during 1884,	23,576,340 00	300,149 35
Total,	<u>\$28,238,294 00</u>	<u>\$378,114 44</u>
Deduct risks expired and terminated,	24,572,960 00	299,712 19
In force at end of year,	<u>\$3,665,334 00</u>	<u>\$78,402 25</u>
Deduct amount reinsured,	116,410 00	4,037 33
Net amount in force,	<u>\$3,548,924 00</u>	<u>\$74,364 92</u>

## MISCELLANEOUS.

Premiums received from organization of company,	\$13,963,252 48
Losses paid from organization of company,	8,254,413 58
Losses incurred during the year,	155,266 64

CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD,  
CONN.

[Incorporated June, 1850. Commenced business July, 1850.]

PAID-UP CAPITAL, \$1,000,000.

J. D. BROWNE, *President.*CHARLES R. BURT, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$120,000 00	\$146,400 00
City of Hartford bonds, . . . . .	15,000 00	15,750 00
City of New Britain bonds, . . . . .	15,000 00	15,750 00
City of Middletown bonds, . . . . .	20,000 00	20,600 00
City of Toledo, Ohio, bonds, . . . . .	10,000 00	10,500 00
City of Erie, Penn., bonds, . . . . .	10,000 00	10,300 00
Cass County, Dakota, bonds, . . . . .	13,000 00	13,000 00
Wapello County, Iowa, bonds, . . . . .	10,000 00	10,000 00
Tiffin, Ohio, Gas Company bonds, . . . . .	14,000 00	14,000 00
Michigan Central Railroad Company bonds, . . . . .	20,000 00	24,800 00
Canada Southern Railroad Company bonds, . . . . .	50,000 00	48,000 00
Quincy, Alton, and St. Louis R. R. Co. b'ds, . . . . .	49,000 00	46,550 00
N. Y., N. H., and H. R. R. Company bonds, . . . . .	40,000 00	50,800 00
Erie Railroad bonds, . . . . .	20,000 00	23,800 00
Broadway and Seventh Ave. R. R. Co. b'ds, . . . . .	20,000 00	20,600 00
Dayton and Michigan R. R. Company b'ds, . . . . .	25,000 00	25,000 00
Chicago, Burl., and Quincy R. R. Co. b'ds, . . . . .	7,000 00	6,370 00
Detroit, Lansing, & Northern R.R. Co. b'ds, . . . . .	2,000 00	2,400 00
690 shares Chicago, Burl., and Q. R. R. Co., . . . . .	69,000 00	79,350 00
100 " Chic., Iowa and Neb. R. R. Co., . . . . .	10,000 00	14,000 00
600 " N. Y., N. H., and H. R. R. Co., . . . . .	60,000 00	105,000 00
300 " Pittsb'g, F. W., and C. R. R. Co., . . . . .	30,000 00	38,100 00
110 " Boston and Albany R. R. Co., . . . . .	11,000 00	18,700 00
200 " N. Y. C. and Hud. R. R. Co., . . . . .	20,000 00	16,800 00
200 " Detroit, Lans., and No R.R. Co., . . . . .	20,000 00	21,600 00
200 " Chic., R. I., and Pacific R.R. Co., . . . . .	20,000 00	21,200 00
310 " Import's' and Trad's' N. B'k, N.Y., . . . . .	31,000 00	80,600 00
230 " Fulton National Bank, N. Y., . . . . .	6,900 00	7,935 00
188 " Farmers' and Mechanics' N. B'k, . . . . .	18,800 00	19,740 00
412 " National Exchange Bank, . . . . .	20,600 00	26,780 00
300 " Hartford National Bank, . . . . .	30,000 00	51,000 00
185 " First National Bank, . . . . .	18,500 00	19,425 00
100 " Ætna National Bank, . . . . .	10,000 00	11,500 00
150 " Phoenix National Bank, . . . . .	15,000 00	22,500 00
93 " Charter Oak National Bank, . . . . .	9,300 00	13,485 00
100 " Mercantile National Bank, . . . . .	10,000 00	10,500 00
45 " Conn. T. and S. Deposit Co., . . . . .	4,500 00	5,400 00
100 " First N. B'k, Minneapolis, Minn., . . . . .	10,000 00	13,000 00
22 " Second Nat'l B'k, New Haven, . . . . .	2,200 00	3,454 00
	<hr/>	<hr/>
	\$886,800 00	\$1,104,689 00



## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
N. Y., N. H. and H. R. R. stock, . . .	\$1,750 00	\$1,200 00
Willimantic Linen Company's stock, . .	3,500 00	13,500 00
Michigan Central Railroad stock, . . .	5,500 00	
Phoenix Insurance Company's stock, . .	2,015 00	
Union S. Y. and T. Co. (Chicago), stock, .	10,500 00	8,050 00
Collins Company's stock, . . . . .	1,800 00	
	<hr/>	<hr/>
	\$25,065 00	\$22,750 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$57,000 00	
Loans on mort. of real estate (first liens*),	523,550 00	
Stocks, bonds, etc., as per schedule, . .	1,104,689 00	
Loans on collateral security, as per schedule,	22,750 00	
Cash in the office of the company, . . .	957 21	
deposited in bank, . . . . .	89,688 14	
Premiums in course of collection (net), .	70,247 23	
Gross assets, . . . . .	<hr/>	\$1,868,881 58
Deduct special deposits in other States, .	. . . . .	146,400 00
		<hr/>
Balance, . . . . .		\$1,722,481 58

## LIABILITIES.

Losses claimed and reported, . . . . .	\$86,880 00	
disputed or resisted, . . . . .	9,777 78	
Unearned premiums on outstanding risks, .	530,579 80	
	<hr/>	
Gross liabilities, except capital, . . .	\$627,237 58	
Deduct liabilities on special deposits, . .	38,930 70	
	<hr/>	588,306 88
		<hr/>
Surplus as regards policy-holders, . . .		\$1,134,174 70
Paid-up capital, . . . . .		1,000,000 00
		<hr/>
Surplus over capital, . . . . .		\$134,174 70

## INCOME.

Cash received for fire premiums, . . . .	\$1,004,167 03	
Deduct reinsurance and return premiums, .	161,866 65	
Net cash received for fire premiums, . . .	<hr/>	\$842,300 38
Interest received on mortgages, . . . . .		26,661 88
Interest and dividends received from all other sources, .		62,394 28
		<hr/>
Gross cash income, . . . . .		\$931,356 54

\* Value of lands mortgaged, . . . . . \$705,800 00  
Value of buildings thereon, . . . . . 755,900 00  
Amount of insurance held as collateral, . . . 561,675 00



## EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$504,151 05
Cash dividends paid, . . . . .	90,000 00
Cash paid for commissions and brokerage, . . . . .	129,270 17
for salaries of officers and employees, . . . . .	57,042 17
for State and local taxes, . . . . .	20,035 40
for incidentals, . . . . .	61,969 46
<hr/>	
Gross cash expenditures, . . . . .	\$862,468 25

## RISKS AND PREMIUMS.

Fire risks outstanding Dec. 31, 1883, . . . . .	\$79,997,797 00	\$924,530 98
written during 1884, . . . . .	84,230,442 00	1,004,167 03
<hr/>		
Total, . . . . .	\$164,228,239 00	\$1,928,698 01
Deduct risks expired and terminated, . . . . .	77,513,346 00	900,460 62
<hr/>		
In force at end of year, . . . . .	\$86,714,893 00	\$1,028,237 39

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$6,231,818 35
Losses paid from organization of company, . . . . .	3,333,044 59
Cash dividends declared from organization of company, . . . . .	1,105,000 00
Dividends declared during the year (9 per cent.), . . . . .	90,000 00
Fire losses incurred during the year, . . . . .	530,571 83
Company's stock owned by directors, . . . . .	109,100 00

## CONTINENTAL INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated November, 1852. Commenced business January, 1853.]

PAID-UP CAPITAL, \$1,000,000.

GEORGE T. HOPE, *President*.CYRUS PECK, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
250 shares American Exchange Nat'l B'k,	\$25,000 00	\$30,000 00
69 " Bank of America, . . . . .	6,900 00	10,350 00
50 " Bowery National Bank, . . . . .	5,000 00	7,750 00
1,200 " Mechanics' National Bank, . . . . .	30,000 00	39,000 00
250 " Mercantile National Bank, . . . . .	25,000 00	29,000 00
350 " Merchants' National Bank, . . . . .	17,500 00	22,225 00
200 " Metropolitan National Bank, . . . . .	20,000 00	4,000 00
100 " Nassau Bank, . . . . .	5,000 00	6,400 00
700 " Phoenix National Bank, . . . . .	14,000 00	14,000 00
180 " St. Nicholas Bank, . . . . .	18,000 00	21,600 00
200 " Central Trust Company, . . . . .	20,000 00	58,000 00
3 " N. Y. Guar. and Indem. Co., . . . . .	300 00	300 00

	Par value.	Market value.
1,500 shares New York and H. Railroad, .	\$75,000 00	\$142,500 00
Cedar Rap., I. F. and N. W. R.R. bonds, .	50,000 00	55,000 00
Central R.R. and Banking Co. (Ga.) bonds,	100,000 00	110,000 00
Chesapeake and Ohio Railroad bonds, .	50,000 00	51,500 00
Chicago, Mil. and St. Paul R.R. bonds, .	50,000 00	56,000 00
Chicago and Northwestern R.R. bonds, .	50,000 00	55,000 00
Chic., St. P., Minn. and Omaha R.R. bonds,	100,000 00	111,000 00
Columbia and Greenville Railroad bonds, .	50,000 00	47,500 00
Elmira, Cortland and No. Railroad bonds, .	50,000 00	50,000 00
Erie Railroad bonds, . . . . .	50,000 00	60,000 00
Ind., Bloom. and Western Railroad bonds, .	135,000 00	156,600 00
Milwaukee, L. S. and Western R.R. bonds, .	50,000 00	50,000 00
Morris and Essex Railroad bonds, . . .	50,000 00	62,000 00
New York, Lack. and Western R.R. bonds,	100,000 00	117,000 00
New York, L. E. and Western R.R. bonds, .	50,000 00	50,000 00
Pitts, Cleveland and Toledo R.R. bonds, .	100,000 00	106,000 00
St Paul, Minn. and Man. Railroad bonds, .	100,000 00	109,000 00
Alabama State bonds, . . . . .	10,000 00	8,000 00
South Carolina State bonds, . . . .	12,000 00	12,480 00
Tennessee State bonds, . . . . .	26,000 00	10,920 00
United States bonds, . . . . .	1,125,000 00	1,455,470 00
	<hr/> \$2,569,700 00	<hr/> \$3,118,595 00

## Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
411 shares Chatham National Bank, . .	\$15,207 00	\$12,000 00
100 " Central Trust Company, . . .	29,000 00	} 40,000 00
480 " Brooklyn Trust Company, . . .	23,400 00	
27 " Fidelity and Casualty Company,	3,375 00	2,300 00
150 " Brooklyn City Railroad, . . .	3,150 00	1,400 00
5 " First Nat'l Bank (Saugerties), . .	500 00	300 00
Central R.R. and Banking Co. (Ga.) bonds,	11,000 00	4,000 00
Hannibal and St. Joseph R.R. bonds, . .	2,060 00	} 5,000 00
Great Western Railway (Ill.) bonds, . .	2,080 00	
Chesapeake and Ohio Railroad bonds, . .	2,160 00	
	<hr/> \$91,932 00	<hr/> \$65,000 00

## SUMMARY OF ASSETS, DEC. 31, 1884.\*

Cash value of unencumbered real estate, .	\$659,250 00
Loans on mortgage of real estate (first liens†),	336,750 00

\* The company holds, also, instalment premium notes to the amount of \$1,337,323.59 which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value is attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the reinsurance liability, the entire sum consisting of "unearned premiums."

† Value of lands mortgaged, . . . . .	\$369,900 00
Value of buildings thereon, . . . . .	426,600 00
Amount of insurance held as collateral, . .	308,375 00

Interest due or accrued thereon, . . . .	\$8,483	81
Stocks, bonds, etc., as per schedule, . . .	3,118,595	00
Loans on collateral security, as per schedule,	65,000	00
Cash in the office of the company, . . . .	1,516	86
deposited in bank, . . . . .	172,618	76
Interest due and accrued, . . . . .	52,401	17
Premiums in course of collection (gross), .	485,272	26
Notes taken for marine and inland risks, .	32,614	06
Rents due and accrued, . . . . .	6,000	00
Gross assets,* . . . . .	—————	\$1,938,501 92
Deduct special deposit in Georgia, . . . .	. . . . .	32,900 00
Balance, . . . . .	. . . . .	<u>\$1,905,601 92</u>

## LIABILITIES.

Losses claimed and reported, . . . . .	\$357,792	69
disputed or resisted, . . . . .	44,953	00
Total amount of losses, . . . . .	\$402,745	69
Less reinsurance, . . . . .	42,507	01
Net amount of unpaid losses, . . . . .	\$360,238	68
Unearned premiums on outstanding risks, .	1,953,694	10
Unpaid scrip ordered to be redeemed, . .	32,475	00
Interest due or accrued on scrip, . . . .	6,533	52
Dividends to stockholders unpaid, . . .	338	80
Commissions and brokerage, . . . . .	50,000	00
Gross liabilities, except capit'l and scrip,	\$2,403,280	10
Deduct liability on special deposit, . . .	17,178	13
	—————	2,386,101 97
Surplus as regards policy-holders, . . .	. . . . .	\$2,519,499 95
Paid-up capital, . . . . .	\$1,000,000	00
Scrip outstand'g, not ordered to be red'm'd,	29,698	00
	—————	1,029,698 00
Surplus over capital and scrip, . . . . .	. . . . .	\$1,489,801 95

## INCOME.

Cash received for fire premiums, . . . .	\$2,703,945	34
Deduct reinsurance and return premiums, .	383,104	56
Net cash received for fire premiums, . . .	—————	\$2,320,840 78
Cash rec'd for marine and inland premiums,	\$494,516	84
Deduct reinsurance and return premiums, .	110,437	46
Net cash rec'd for marine and inland prems.,	—————	384,079 38

\* Including \$600,000 Special Reserve Fund held under New York law.

Interest received on mortgages, . . . . .	\$18,948 68
Interest and dividends received from all other sources, . . . . .	164,873 95
Income from rents, . . . . .	45,979 74
<hr/>	
Gross cash income, . . . . .	\$2,931,722 53

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$1,460,244 16
Deduct salvage and reinsurance, . . . . .	142,461 31
Net cash paid for fire losses, . . . . .	<hr/> \$1,317,782 85
Cash paid for marine and inland losses, . . . . .	\$424,510 77
Deduct salvage and reinsurance, . . . . .	35,557 89
Net cash paid for marine and inland losses, . . . . .	<hr/> 388,952 88
Cash dividends paid, . . . . .	154,301 00
paid for redemption of scrip, . . . . .	11,451 00
Interest paid scrip-holders, . . . . .	67 68
Cash paid for commissions and brokerage, . . . . .	477,744 60
for salaries of officers and employees, . . . . .	291,073 96
for State and local taxes, . . . . .	77,963 18
for incidentals, . . . . .	187,239 36
<hr/>	
Gross cash expenditures, . . . . .	\$2,906,576 51

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$385,925,480 00	\$3,249,270 27
written during 1884, . . . . .	383,427,946 00	2,816,860 89
<hr/>		<hr/>
Total, . . . . .	\$769,353,426 00	\$6,066,131 16
Deduct risks expired and terminated, . . . . .	345,822,486 00	2,283,190 75
<hr/>		<hr/>
In force at end of year, . . . . .	\$423,530,940 00	\$3,782,940 41
Deduct amount reinsured, . . . . .	19,072,345 00	200,946 11
<hr/>		<hr/>
Net amount in force, . . . . .	\$404,458,595 00	\$3,581,994 30
<hr/>		
Marine risks outstanding Dec. 31, 1883, . . . . .	\$7,433,431 00	\$51,365 75
written during 1884, . . . . .	174,354,899 00	599,453 25
<hr/>		<hr/>
Total, . . . . .	\$181,788,330 00	\$650,819 00
Deduct risks expired and terminated, . . . . .	178,237,909 00	599,923 26
<hr/>		<hr/>
In force at end of year, . . . . .	\$3,550,421 00	\$50,895 74
Deduct amount reinsured, . . . . .	10,000 00	106 25
<hr/>		<hr/>
Net amount in force, . . . . .	\$3,540,421 00	\$50,789 49

## MISCELLANEOUS.

Premiums received from organization of company, .	\$31,813,598 47
Losses paid from organization of company, . . . .	17,188,998 54
Cash dividends declared from organization of company, .	3,883,747 36
Dividends declared during the year, . . . . .	154,000 00
Fire losses incurred during the year, . . . . .	1,370,402 63
Marine and inland losses incurred during the year, .	296,578 87
Company's stock owned by directors, . . . . .	197,200 00

## DELAWARE MUTUAL SAFE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 10, 1835. Commenced business August 6, 1835.]

PAID-UP CAPITAL, \$360,000.

THOMAS C. HAND, *President*.HENRY LYLBURNE, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Pennsylvania State bonds, . . . . .	\$237,400 00	\$275,384 00
New Jersey State bonds, . . . . .	212,000 00	250,160 00
Tennessee State bonds, . . . . .	36,500 00	14,235 00
Philadelphia city bonds, . . . . .	100,000 00	125,300 00
Boston city bonds, . . . . .	100,000 00	121,000 00
St. Louis city bonds, . . . . .	100,000 00	110,500 00
Cincinnati city bonds, . . . . .	50,000 00	55,500 00
Columbus city bonds, . . . . .	25,000 00	27,000 00
American Steamship Company bonds, .	40,000 00	41,000 00
William Cramp & Sons bonds, . . . .	24,000 00	24,000 00
500 shares Pennsylvania Railroad, . .	25,000 00	25,875 00
16 " Continental Hotel, . . . . .	1,600 00	1,680 00
2 " Philadelphia Exchange, . . . .	200 00	130 00
Atlantic Mutual Insurance Co. scrip, .	290 00	1,044 00
Boylston Mutual Insurance Co. scrip, .	150 00	
Commercial Mutual Insurance Co. scrip, .	320 00	
China Mutual Insurance Co. scrip, . .	960 00	
New York Mutual Insurance Co. scrip, .	20 00	
	<hr/>	<hr/>
	\$953,440 00	\$1,072,808 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
1,500 shares Lehigh Valley Railroad, .	\$88,500 00	\$75,000 00



## SUMMARY OF ASSETS, OCT. 31, 1884.

Cash value of unencumbered real estate, . . .	\$147,000 00	
Loans on mortgage of real estate (first liens*), 131,200 00		
Interest due or accrued thereon, . . .	1,111 10	
Stocks, bonds, etc., as per schedule, . . .	1,072,808 00	
Loans on collateral security, as per schedule, 75,000 00		
Cash in the office of the company, . . .	593 27	
deposited in bank, . . . . .	129,395 47	
Interest due and accrued, . . . . .	83 33	
Premiums in course of collection (net), . . .	41,005 01	
Notes taken for marine and inland risks, . .	116,008 99	
Bills receivable, . . . . .	13,069 43	
		<hr/> \$1,727,274 60

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$3,875 00	
claimed and reported, . . . . .	50,478 00	
disputed or resisted, . . . . .	6,000 00	
Unearned premiums on outstanding risks, 148,109 26		
Reclaimable on perpetual fire policies, . .	76,526 76	
Unpaid scrip ordered to be redeemed, . . .	7,985 00	
Dividends to stockholders unpaid, . . .	4,795 50	
State and local taxes, . . . . .	1,800 00	
Gross liabilities, except capital and scrip, ———		299,569 52
Surplus as regards policy-holders, . . . .		<hr/> \$1,427,705 08
Paid-up capital, . . . . .	\$360,000 00	
Scrip outstanding, not ordered to be redeemed, 753,100 00		
		<hr/> 1,113,100 00
Surplus over capital, and scrip, . . . . .		<hr/> \$314,605 08

## INCOME.

Cash received for fire premiums, . . . .	\$97,968 14	
Deduct reinsurance and return premiums, 6,592 32		
Net cash received for fire premiums, . . .		\$91,375 82
Cash received for marine and inl'd prem's, \$471,327 38		
Deduct reinsurance and return premiums, 98,884 73		
Net cash rec'd for marine and inl'd prem's, ———		372,442 65
Interest received on mortgages, . . . . .	7,469 86	
Interest and dividends received from all other sources, .	63,200 68	
Income from rents, . . . . .	2,840 75	
Deposits received for perpetual fire risks, . . \$702 05		
Gross cash income, . . . . .		<hr/> \$537,329 76

\* Value of lands mortgaged, . . . . . \$99,500 00  
Value of buildings thereon, . . . . . 121,000 00  
Amount of insurance held as collateral, . . 101,000 00



## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$69,800 71	
Deduct salvage and reinsurance, . . . . .	2,476 02	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$67,324 69
Cash paid for marine and inland losses, . . . . .	\$266,534 88	
Deduct salvage and reinsurance, . . . . .	51,346 44	
Net cash paid for marine and inland losses, . . . . .	<u>          </u>	215,188 44
Cash dividends paid, . . . . .		36,000 00
paid for redemption of scrip, . . . . .		179,050 00
Interest paid scrip-holders, . . . . .		47,237 80
Cash paid for commissions and brokerage, . . . . .		28,411 18
for salaries of officers and employees, . . . . .		39,652 22
for State and local taxes, . . . . .		12,638 77
for incidentals, . . . . .		8,749 28
Deposits returned on perpetual fire risks, . . . . .	\$1,889 68	
Gross cash expenditures, . . . . .		<u>\$634,252 38</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Oct. 31, 1883, . . . . .	\$15,287,317 00	\$124,337 85
written during 1884, . . . . .	11,845,784 00	99,118 82
Total, . . . . .	<u>\$27,133,101 00</u>	<u>\$223,456 67</u>
Deduct risks expired and terminated, . . . . .	12,352,199 00	101,121 99
In force at end of year, . . . . .	<u>\$14,780,902 00</u>	<u>\$122,334 68</u>
Perpetual risks in force, . . . . .	\$3,123,562 00	\$80,554 49
Marine risks outstanding Oct. 31, 1883, . . . . .	\$16,266,581 00	\$165,397 66
written during 1884, . . . . .	48,486,956 00	388,825 93
Total, . . . . .	<u>\$64,753,537 00</u>	<u>\$554,223 59</u>
Deduct risks expired and terminated, . . . . .	51,732,682 00	467,281 67
In force at end of year, . . . . .	<u>\$13,020,855 00</u>	<u>\$86,941 92</u>

## MISCELLANEOUS.

Dividends declared during the year (10 per cent.), . . . . .	\$36,000 00
Fire losses incurred during the year, . . . . .	71,115 86
Marine and inland losses incurred during the year, . . . . .	209,030 33
Company's stock owned by directors, . . . . .	30,050 00

**ENTERPRISE FIRE AND MARINE INSURANCE COMPANY,  
CINCINNATI, OHIO.**

[Incorporated December, 1866. Commenced business December, 1866.]

PAID-UP CAPITAL, \$200,000.

JOHN W. HARTWELL, *President.*

J. W. McCORD, *Secretary.*

**DETAILED STATEMENT OF STOCKS, BONDS, ETC.**

	Par value.	Market value.
United States bonds, . . . . .	\$25,000 00	\$30,750 00
Cincinnati Southern Railroad bonds, . . .	21,000 00	25,080 00
Cincinnati, Ham. and Dayton R. R. bonds, .	24,000 00	25,920 00
Cincinnati, Rich. and Chicago R. R bonds,	2,000 00	2,160 00
Little Miami Railroad bonds, . . . . .	5,000 00	5,250 00
	<hr/>	<hr/>
	\$77,000 00	\$89,160 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
691 shares Atch., Topeka and S. Fé R. R., .	\$53,207 00	\$25,000 00

**SUMMARY OF ASSETS, DEC. 31, 1884.**

Cash value of unencumbered real estate, .	\$80,000 00	
Loans on mortgage of real estate (first liens*),	26,496 88	
Interest due or accrued thereon, . . . .	348 67	
Stocks, bonds, etc., as per schedule, . .	89,160 00	
Loans on collateral security, as per schedule,	25,000 00	
Cash in the office of the company, . . .	229 77	
deposited in bank, . . . . .	4,247 32	
Interest due and accrued, . . . . .	1,119 99	
Premiums in course of collection (gross), .	5,740 72	
Notes taken for marine and inland risks, .	5,451 51	
Rents due and accrued, . . . . .	798 34	
Gross assets, . . . . .	<hr/>	\$238,593 20

**LIABILITIES.**

Losses adjusted, unpaid, . . . . .	\$1,171 35
claimed and reported, . . . . .	1,120 00
	<hr/>
Total amount of losses, . . . . .	\$2,291 35
Less reinsurance, . . . . .	200 00
	<hr/>
Net amount of unpaid losses, . . . . .	\$2,091 35
Unearned premiums on outstanding risks, .	33,801 73
Dividends to stockholders unpaid, . . .	19 20

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\* Value of lands mortgaged, . . . . . \$57,000 00  
Value of buildings thereon, . . . . . 27,000 00  
Amount of insurance held as collateral, . . . 5,000 00

# 190 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

State and local taxes, . . . . .	\$2,269 42	
Commissions and brokerage, . . . . .	285 93	
Gross liabilities, except capital, . . . . .	<u>          </u>	\$38,467 63
Surplus as regards policy-holders, . . . . .		\$200,125 57
Paid-up capital, . . . . .		<u>200,000 00</u>
Surplus over capital, . . . . .		\$125 57

## INCOME.

Cash received for fire premiums, . . . . .	\$52,389 78	
Deduct re-insurance and return premiums, . . . . .	5,009 69	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$47,380 09
Cash received for marine and inland prem's, . . . . .	\$20,898 32	
Deduct reinsurance and return premiums, . . . . .	2,097 31	
Net cash rec'd for marine and inland prem's, . . . . .	<u>          </u>	18,801 01
Interest received on mortgages, . . . . .		1,619 62
Interest and dividends received from all other sources, . . . . .		7,215 01
Income from rents, . . . . .		<u>12,002 19</u>
Gross cash income, . . . . .		\$87,017 92

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$39,343 18	
Deduct salvage and reinsurance, . . . . .	2,913 32	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$36,429 86
Cash paid for marine and inland losses, . . . . .	\$16,342 54	
Deduct salvage and reinsurance, . . . . .	1,549 34	
Net cash paid for marine and inland losses, . . . . .	<u>          </u>	14,793 20
Cash dividends paid, . . . . .		11,980 80
paid for commissions and brokerage, . . . . .		7,849 13
salaries of officers and employees, . . . . .		8,149 96
State and local taxes, . . . . .		1,962 43
incidentals, . . . . .		6,408 32
ground rent, . . . . .		<u>7,000 00</u>
Gross cash expenditures, . . . . .		\$94,573 70

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$1,929,251 00	\$60,437 78
written during 1884, . . . . .	4,640,414 00	<u>52,580 63</u>
Total, . . . . .	\$9,569,665 00	\$113,018 41
Deduct risks expired and terminated, . . . . .	4,569,212 00	<u>49,055 83</u>
In force at end of year, . . . . .	\$5,000,453 00	\$63,962 58
Deduct amount reinsured, . . . . .	110,533 00	<u>2,356 54</u>
Net amount in force, . . . . .	\$4,889,920 00	\$61,606 04

Marine risks outstanding Dec. 31, 1883, . . .	\$152,100 00	\$12,329 00
written during 1884, . . .	784,895 00	13,281 85
	<hr/>	<hr/>
Total, . . . . .	\$936,995 00	\$25,610 85
Deduct risks expired and terminated, . . .	858,245 00	17,518 35
	<hr/>	<hr/>
In force at end of year, . . . . .	\$78,750 00	\$8,092 50
Deduct amount reinsured, . . . . .	6,000 00	600 00
	<hr/>	<hr/>
Net amount in force, . . . . .	\$72,750 00	\$7,492 50

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$4,217,575 52
Losses paid from organization of company, . . .	2,814,234 62
Cash dividends declared from organization of company, . .	286,000 00
Dividends declared during the year (6 per cent.), . . .	12,000 00
Fire losses incurred during the year, . . . . .	30,050 99
Marine and inland losses incurred during the year, . . .	13,431 43
Company's stock owned by directors, . . . . .	88,740 00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,  
PROVIDENCE, R. I.

[Incorporated May, 1859. Commenced business September, 1860.]

PAID-UP CAPITAL, \$300,000.

FRED. W. ARNOLD, *President*.JAS. E. TILLINGHAST, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
500 shares Old National Bank, Providence, . . .	\$50,000 00	56,500 00
340 " N'l B'k of Com'ce, Providence, . . .	17,000 00	17,340 00
200 " American N'l B'k, Providence, . . .	10,000 00	9,300 00
30 " Third Nat'l Bank, Providence, . . .	3,000 00	3,600 00
100 " Fourth Nat'l Bank, Providence, . . .	10,000 00	12,200 00
100 " First National Bank, Warren, . . .	10,000 00	10,000 00
100 " N. Y. Central and H. R. R. R., . . .	10,000 00	8,575 00
100 " Illinois Central Railroad, . . .	10,000 00	11,700 00
United States bonds, . . . . .	50,000 00	60,875 00
Union Pacific Railroad bonds, . . . . .	25,000 00	27,500 00
N. Y. Elevated Railroad bonds, . . . . .	25,000 00	30,000 00
Pawtuxet Valley Railroad bonds, . . . . .	22,000 00	27,610 00
Quincy, Alton and St. Louis Railroad bonds, . . .	10,000 00	9,600 00
	<hr/>	<hr/>
	\$252,000 00	\$284,800 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
20 shares Mechanics' N'l B'k, Providence,	\$1,460 00	\$900 00

#### SUMMARY OF ASSETS DEC. 31, 1884.

Cash value of unencumbered real estate, . . .	\$129,900 00	
Loans on mortgage of real estate (first liens),*	29,000 00	
Interest due or accrued thereon, . . .	600 00	
Stocks, bonds, etc., as per schedule, . . .	284,800 00	
Loans on collateral security, as per schedule,	900 00	
Cash in the office of the company, . . .	1,039 79	
deposited in bank, . . .	20,468 17	
Premiums in course of collection (gross), .	18,985 44	
Rents due and accrued, . . .	1,890 00	
Reinsurance due, . . .	1,700 00	
Premiums more than 3 months due, \$324 03		
Gross assets, † . . .	—————	\$489,283 40

#### LIABILITIES.

Losses adjusted, unpaid, . . .	\$7,179 00	
claimed and reported, . . .	14,351 00	
disputed or resisted, . . .	1,500 00	
Unearned premiums on outstanding risks, .	113,743 11	
Dividends to stockholders unpaid, . . .	418 90	
State and local taxes, . . .	500 00	
Commissions and brokerage, . . .	1,000 00	
Gross liabilities, except capital, . . .	—————	138,692 01
Surplus as regards policy-holders, . . .		\$350,591 39
Paid-up capital, . . .		300,000 00
Surplus over capital, . . .		\$50,591 39

#### INCOME.

Cash received for fire premiums, . . .	\$210,877 55	
Deduct reinsurance and return premiums, .	24,699 31	
Net cash received for fire premiums, . . .	—————	\$186,178 24
Cash received for marine and inl'd prem's,	\$31,181 60	
Deduct reinsurance and return premiums, .	8,995 50	
Net cash rec'd for marine and inl'd prem's,	—————	22,186 10
Interest received on mortgages, . . .		1,628 00
and dividends received from all other sources, .		13,563 31
Income from rents, . . .		2,774 10
Gross cash income, . . .		—————
		\$226,329 75

\* Value of lands mortgaged, . . . \$22,000 00

Value of buildings thereon, . . . 56,000 00

Amount of insurance held as collateral, . . 30,000 00

† Including \$25,000 Special Reserve Fund held under Rhode Island law.

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$128,280 82	
Deduct salvage and reinsurance, . . . . .	5,246 60	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$123,034 22
Cash paid for marine and inland losses, . . . . .	\$36,278 74	
Deduct salvage and reinsurance, . . . . .	12,684 33	
Net cash paid for marine and inland losses, . . . . .	<u>          </u>	23,594 41
Cash dividends paid, . . . . .		11,910 50
paid for commissions and brokerage, . . . . .		38,009 69
for salaries and incidentals, . . . . .		29,610 79
for State and local taxes, . . . . .		7,881 38
		<u>          </u>
Gross cash expenditures, . . . . .		\$234,040 99

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$20,076,059 00	\$238,571 29
written during 1884, . . . . .	18,949,052 00	214,365 90
	<u>          </u>	<u>          </u>
Total, . . . . .	\$39,025,111 00	\$452,937 19
Deduct risks expired and terminated, . . . . .	20,424,808 00	229,472 11
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$18,600,303 00	\$223,465 08
Deduct amount reinsured, . . . . .	204,265 00	2,023 62
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$18,396,038 00	\$221,441 46
Marine risks outstanding Dec. 31, 1883, . . . . .	\$401,884 00	\$5,684 78
written during 1884, . . . . .	3,490,723 00	28,847 47
	<u>          </u>	<u>          </u>
Total, . . . . .	\$3,892,607 00	\$34,532 25
Deduct risks expired and terminated, . . . . .	3,704,979 00	32,332 66
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$187,628 00	\$2,199 59
Deduct amount reinsured, . . . . .	36,270 00	435 81
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$151,358 00	\$1,763 78

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$2,516,686 04
Losses paid from organization of company, . . . . .	1,779,037 01
Cash dividends declared from organization of company, . . . . .	365,000 00
Dividends declared during the year (4 per cent.), . . . . .	12,000 00
Fire losses incurred during the year, . . . . .	113,080 66
Marine and inland losses incurred during the year, . . . . .	21,335 44
Company's stock owned by directors, . . . . .	64,560 00



## EXCHANGE FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 9, 1853. Commenced business May, 1853.]

PAID-UP CAPITAL, \$200,010.

RICHARD C. COMBES, *President*. GEO. W. MONTGOMERY, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$210,000 00	\$218,400 00
New York City bonds, . . . . .	25,000 00	25,625 00
	<hr/>	<hr/>
	\$235,000 00	\$244,025 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Rutgers Fire Insurance Company, . . . . .	\$2,400 00	\$10,000 00
Oriental Bank, . . . . .	700 00	
New York Equitable Fire Insurance Co., . . . . .	1,875 00	
Home Insurance Company, . . . . .	3,600 00	
Citizens' Bank, . . . . .	2,250 00	
Citizens' Insurance Company, . . . . .	2,250 00	2,000 00
Long Dock Company bond, . . . . .	2,340 00	
Long Dock Company bond, . . . . .	1,170 00	
Housatonic Railroad (preferred) stock, . . . . .	1,400 00	
Louisiana and Missouri River R.R. bonds, . . . . .	6,000 00	
Union Pacific Railroad Company bonds, . . . . .	3,420 00	5,000 00
Lackawanna Iron and Coal Company, . . . . .	4,800 00	
Morris and Essex Railroad Company, . . . . .	7,200 00	
Safe Deposit Company of New York, . . . . .	6,660 00	
Sterling Fire Insurance Company, . . . . .	1,705 00	
Niagara Fire Insurance Company, . . . . .	1,562 00	1,000 00
Licking Valley Railroad Company bond, . . . . .	1,000 00	600 00
Phenix National Bank, . . . . .	700 00	600 00
Delaware, Lack. and Western R.R. bonds, . . . . .	3,600 00	5,000 00
Chicago, St. Paul and Minn. R.R. bonds, . . . . .	1,100 00	
Gallatin National Bank, . . . . .	1,400 00	
Continental National Bank, . . . . .	1,650 00	
United States bond, . . . . .	600 00	
	<hr/>	<hr/>
	\$59,382 00	\$43,450 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$110,300 00
Interest due or accrued thereon, . . . . .	3,654 50
Stocks, bonds, etc., as per schedule, . . . . .	244,025 00

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\* Value of lands mortgaged, . . . . . \$129,000 00  
Value of buildings thereon, . . . . . 120,000 00  
Amount of insurance held as collateral, . . . . . 92,900 00

Loans on collateral security as per schedule,	\$13,450 00	
Cash in the office of the company, . . .	4,151 11	
deposited in bank, . . . . .	49,701 04	
Interest due and accrued, . . . . .	500 30	
Premiums in course of collection (net), .	13,820 25	
Notes taken for marine and inland risks, .	759 53	
Gross assets, . . . . .	<hr/>	\$470,361 23

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$1,067 00	
claimed and reported, . . . . .	7,530 33	
Unearned premiums on outstanding risks, .	198,056 05	
Dividends to stockholders unpaid, . . .	523 20	
Gross liabilities, except capital, . . .	<hr/>	207,176 58
Surplus as regards policy holders, . . .	. . .	\$263,184 65
Paid-up capital, . . . . .	. . .	200,010 00
Surplus over capital, . . . . .	. . .	<hr/> \$63,174 65

## INCOME.

Cash received for fire premiums, . . .	\$339,841 87	
Deduct reinsurance and return premiums, .	25,361 66	
Net cash received for fire premiums . . .	<hr/>	\$314,480 21
Cash rec'd for marine and inland premiums,	\$25,045 12	
Deduct reinsurance and return premiums, .	1,791 51	
Net cash rec'd for marine and inland prems.,	<hr/>	23,253 61
Interest received on mortgages, . . . . .	. . .	5,226 83
Interest and dividends received from all other sources, .	. . .	8,587 11
Gross cash income, . . . . .	. . .	<hr/> \$351,547 76

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$105,622 14	
Deduct salvage and reinsurance, . . . . .	1,987 24	
Net cash paid for fire losses, . . . . .	<hr/>	\$103,634 90
for marine and inland losses, . . . . .	. . .	13,575 39
Cash dividends paid, . . . . .	. . .	14,000 70
paid for commissions and brokerage, . . .	. . .	74,962 95
for salaries of officers and employees, . .	. . .	18,096 05
for State and local taxes, . . . . .	. . .	4,843 46
for incidentals, . . . . .	. . .	8,615 24
Gross cash expenditures, . . . . .	. . .	<hr/> \$237,728 69

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$16,876,780 00	\$125,272 36
written during 1884, . . .	42,526,279 00	341,430 13
Total, . . . . .	\$59,403,059 00	\$466,702 49
Deduct risks expired and terminated, . . .	15,592,139 00	145,016 41
In force at end of year, . . . . .	\$43,810,920 00	\$321,686 08
Deduct amount reinsured, . . . . .	2,413,130 00	23,427 66
Net amount in force, . . . . .	\$41,397,790 00	\$298,258 42
Marine risks outstanding Dec. 31, 1883, . . .	\$96,900 00	\$4,012 10
written during 1884, . . . . .	2,206,684 00	24,823 27
Total, . . . . .	\$2,303,584 00	\$28,835 37
Deduct risks expired and terminated, . . .	2,236,584 00	24,797 89
In force at end of year, . . . . .	\$67,000 00	\$4,037 48

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$3,381,588 00
Losses paid from organization of company, . . . . .	1,955,283 00
Cash dividends declared from organization of company, . .	347,622 75
Dividends declared during the year (7 per cent.), . . .	14,000 70
Fire losses incurred during the year, . . . . .	81,983 35
Marine and inland losses incurred during the year, . . .	13,575 39
Company's stock owned by directors, . . . . .	107,940 00

## FARRAGUT FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated Jan. 29, 1872. Commenced business Jan. 30, 1872.]

PAID-UP CAPITAL, \$200,000.

JOHN E. LEFFINGWELL, *President*.SAMUEL DARBY, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$162,000 00	\$170,802 50
Delaware and Hudson Canal stock, . . . . .	46,600 00	31,921 00
N. Y. Cent. and Hudson River R. R. stock, . . . . .	10,000 00	8,600 00
Fourth National Bank stock, . . . . .	10,000 00	11,500 00
Long Island Loan and Trust Co. stock, . . . . .	15,000 00	15,750 00
Brooklyn Gas Light Company stock, . . . . .	11,250 00	14,625 00

	Par value.	Market value.
People's Gas Light Company stock, . . .	\$10,000 00	\$8,000 00
Citizens' Gas Light Company stock, . . .	4,000 00	3,600 00
Brooklyn City Railroad stock, . . . . .	6,850 00	14,864 50
	<hr/>	<hr/>
	\$275,700 00	\$279,663 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Union Pacific Railroad bonds, . . . . .	\$3,525 00	\$3,000 00
East Tenn., Va. and Georgia R. R. bonds, .	435 00	
Bushwick Railroad stock, . . . . .	2,106 00	1,300 00
Exchange Fire Insurance Company stock, .	2,479 50	2,000 00
	<hr/>	<hr/>
	\$3,545 50	\$6,300 00

#### SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . .	\$6,000 00	
Loans on mortgage of real estate (first liens*),	9,910 00	
Interest due or accrued thereon, . . . .	136 38	
Stocks, bonds, etc., as per schedule, . . .	279,663 00	
Loans on collateral security as per schedule,	6,300 00	
Cash in the office of the company, . . . .	202 42	
deposited in bank, . . . . .	56,844 08	
Interest due and accrued, . . . . .	409 05	
Premiums in course of collection (gross), .	19,134 13	
Rents due and accrued, . . . . .	36 00	
Office furniture, . . . . . \$4,000 00		
Gross assets, . . . . .	<hr/>	\$378,635 06

#### LIABILITIES.

Losses claimed and reported, . . . . .	\$8,710 77	
disputed or resisted, . . . . .	5,479 01	
Unearned premiums on outstanding risks, .	94,643 93	
Due and accrued for rent, salaries, etc., .	2,066 67	
State and local taxes, . . . . .	900 00	
Commissions and brokerage, . . . . .	1,881 17	
Gross liabilities, except capital, . . . .	<hr/>	113,681 55
		<hr/>
Surplus as regards policy holders, . . . .		\$264,953 51
Paid-up capital, . . . . .		200,000 00
		<hr/>
Surplus over capital, . . . . .		\$64,953 51

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\* Value of lands mortgaged, . . . . . \$8,000 00  
Value of buildings thereon, . . . . . 10,500 00  
Amount of insurance held as collateral, . . . . . 10,000 00

## INCOME.

Cash received for fire premiums, . . . . .	\$174,290 62	
Deduct reinsurance and return premiums, . . . . .	15,521 88	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$158,768 74
Interest received on mortgages, . . . . .		838 46
and dividends received from all other sources, . . . . .		14,537 97
Income from rents, . . . . .		516 68
		<u>          </u>
Gross cash income, . . . . .		\$174,661 85

## EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$92,162 30
Cash dividends paid, . . . . .	20,000 00
paid for commissions and brokerage, . . . . .	24,965 16
salaries of officers and employees, . . . . .	23,660 00
State and local taxes, . . . . .	3,460 16
rent and incidentals, . . . . .	17,103 60
	<u>          </u>
Gross cash expenditures, . . . . .	\$181,351 22

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$30,833,767 00	\$193,676 96
written during 1884, . . . . .	28,437,071 00	179,527 68
	<u>          </u>	<u>          </u>
Total, . . . . .	\$59,270,838 00	\$373,204 64
Deduct risks expired and terminated, . . . . .	30,183,590 00	182,375 09
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$29,087,248 00	\$190,829 55
Deduct amount reinsured, . . . . .	769,053 00	5,928 70
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$28,318,195 00	\$184,900 85

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$1,872,902 34
Losses paid from organization of company, . . . . .	771,631 56
Cash dividends declared from organization of company, . . . . .	314,000 00
Dividends declared during the year (10 per cent.), . . . . .	20,000 00
Fire losses incurred during the year, . . . . .	80,832 76
Company's stock owned by directors, . . . . .	52,000 00



## FIRE ASSOCIATION OF PHILADELPHIA, PHILA., PENN.

[Incorporated March 27, 1820. Commenced business September 1, 1817.]

PAID-UP CAPITAL, \$500,000.

J. LIGHTFOOT, *President.*W. S. WINSHIP, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$332,000 00	\$393,160 00
Catawissa Railroad bonds, . . . . .	10,000 00	12,000 00
City of Camden bonds, . . . . .	6,000 00	6,600 00
Lehigh Valley Railroad bonds, . . . . .	32,000 00	42,560 00
Masonic Temple bonds, . . . . .	20,000 00	21,600 00
3,030 shares Pennsylvania Railroad, . . . . .	151,500 00	151,500 00
Shamokin Valley and Pottsville R.R. bonds,	20,000 00	24,400 00
City of Philadelphia bonds, . . . . .	402,600 00	525,393 00
Philadelphia and Erie Railroad bonds, . . . . .	100,000 00	104,500 00
Belt R.R. and Stock Yard Company bonds,	50,000 00	55,000 00
Philadelphia Passenger Railway Co. bonds,	50,000 00	55,000 00
Louisville and Nashville Railroad bonds, . . . . .	100,000 00	84,000 00
Texas and Pacific Railroad bonds, . . . . .	63,000 00	52,020 00
City of Cincinnati bonds, . . . . .	125,000 00	162,500 00
Lehigh Valley Railroad bonds, . . . . .	100,000 00	122,000 00
Lehigh Coal and Navigation Co. bonds, . . . . .	100,000 00	118,000 00
Pennsylvania Railroad bonds, . . . . .	108,000 00	134,420 00
Pennsylvania Company bonds, . . . . .	121,000 00	129,470 00
City of Pittsburgh bonds, . . . . .	50,000 00	50,500 00
Pennsylvania and New York Canal bonds, . . . . .	8,000 00	9,760 00
331 shares Phila., Germ. and Norrist'n R.R.,	16,550 00	35,251 50
70 " Chestnut Hill Railroad, . . . . .	3,500 00	7,455 00
Northern Central Railroad bonds, . . . . .	168,000 00	198,240 00
Huntingdon and B. T. M. Railroad bonds, . . . . .	15,000 00	16,950 00
Philadelphia and Reading Railroad scrip, . . . . .	10,000 00	5,000 00
Philadelphia and Reading Railroad bonds, . . . . .	25,000 00	17,000 00
Northern Pacific Railroad bonds, . . . . .	25,000 00	25,750 00
Philadelphia and Reading Car Trust certs.,	25,000 00	22,750 00
Car Trust of New York certs., . . . . .	20,000 00	17,600 00
Peoria Mercantile Literary Ass'n bonds, . . . . .	25,000 00	25,000 00
Fire Association stock, . . . . . \$150,000		
	<hr/>	<hr/>
	\$2,282,150 00	\$2,625,379 50

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
100 shares Pennsylvania Railroad, . . . . .	\$5,000 00	\$3,500 00
Loan on stock of Association, . . . . .	\$6,450	



## SUMMARY OF ASSETS DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$90,300 00	
Loans on mortgage of real estate (first liens*), . . . . .	934,435 94	
Interest due or accrued thereon, . . . . .	21,702 36	
Stocks, bonds, etc., as per schedule, . . . . .	2,625,379 50	
Loans on collateral security, as per schedule, . . . . .	3,500 00	
Cash in the office of the company, . . . . .	12,445 20	
deposited in bank, . . . . .	120,643 99	
Interest due and accrued, . . . . .	18,224 70	
Premiums in course of collection (net), . . . . .	114,869 09	
Rents due and accrued, . . . . .	893 50	
Due for reinsurance, . . . . .	7,581 68	
Gross assets, . . . . .	<u>          </u>	\$3,949,975 96
Deduct special deposits in other States, . . . . .	67,800 00	
Balance, . . . . .		<u>          </u> \$3,882,175 96

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$88,214 04	
claimed and reported, . . . . .	66,396 45	
disputed or resisted, . . . . .	41,102 06	
Total amount of losses, . . . . .	<u>          </u> \$195,712 55	
Less reinsurance, . . . . .	17,440 39	
Net amount of unpaid losses, . . . . .	<u>          </u> \$178,272 16	
Unearned premiums on outstanding risks, . . . . .	971,110 12	
Reclaimable on perpetual fire policies, . . . . .	1,778,246 77	
Gross liabilities, . . . . .	<u>          </u> \$2,927,629 05	
Deduct liabilities on special deposits, . . . . .	41,581 22	
	<u>          </u>	2,886,047 83
Surplus as regards policy holders, . . . . .		\$996,128 13
Paid-up capital, . . . . .		500,000 00
Surplus over capital, . . . . .		<u>          </u> \$496,128 13

## INCOME.

Cash received for fire premiums, . . . . .	\$1,693,863 71	
Deduct reinsurance and return premiums, . . . . .	261,972 07	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$1,431,891 64
Interest received on mortgages, . . . . .		75,210 34
Interest and dividends received from all other sources, . . . . .		142,327 70

\* Value of lands mortgaged, . . . . . \$1,614,982 00  
Value of buildings thereon, . . . . . 1,170,778 00  
Amount of insurance held as collateral, . . . . . 769,030 00

Income from rents, . . . . .	\$5,267 26
from surveys, transfers, etc., . . . . .	4,366 60
Deposits received for perpetual fire risks, . . . . .	\$45,965 60
<hr/>	
Gross cash income, . . . . .	\$1,659,063 54

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$1,195,692 58
Deduct salvage and reinsurance, . . . . .	157,861 53
Net cash paid for fire losses, . . . . .	<hr/> \$1,037,831 05
Cash dividends paid, . . . . .	200,000 00
paid for commissions and brokerage, . . . . .	301,379 78
for salaries of officers and employees, . . . . .	82,125 60
for State and local taxes, . . . . .	60,173 43
for incidentals, . . . . .	34,715 43
Deposits returned on perpetual fire risks, . . . . .	\$29,742 68
<hr/>	
Gross cash expenditures, . . . . .	\$1,716,225 29

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$241,919,373 00	\$3,842,320 72
written during 1884, . . . . .	135,261,652 00	1,692,970 43
<hr/>		<hr/>
Total, . . . . .	\$377,181,025 00	\$5,535,291 15
Deduct risks expired and terminated, . . . . .	131,930,825 00	1,652,806 26
<hr/>		<hr/>
In force at end of year, . . . . .	\$245,250,200 00	\$3,882,484 89
Deduct amount reinsured, . . . . .	3,607,950 00	55,327 89
<hr/>		<hr/>
Net amount in force, . . . . .	\$241,642,250 00	\$3,827,157 00
Perpetual risks in force, . . . . .	\$85,307,894 00	\$1,909,242 51

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$17,110,210 00
Losses paid from organization of company, . . . . .	9,231,622 00
Cash dividends declared from organization of company, . . . . .	2,779,762 00
Dividends declared during the year (40 per cent.), . . . . .	200,000 00
Fire losses incurred during the year, . . . . .	1,035,496 00
Company's stock owned by directors, . . . . .	84,950 00

## FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA, PHILADELPHIA, PENN.

[Incorporated May 31, 1832. Commenced business April 9, 1833.]

PAID-UP CAPITAL, \$400,000.

JAMES N. STONE, *President.*JOHN WELSH DULLES, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Jersey City bonds, . . . . .	\$9,000 00	\$9,900 00
Camden County bonds, . . . . .	15,000 00	15,570 00
Lehigh Valley Railroad bonds, . . . . .	18,000 00	22,830 00
Delaware and Bound Brook R. R. bonds, . . . . .	24,000 00	29,520 00
North Pennsylvania Railroad bonds, . . . . .	12,000 00	14,760 00
Catawissa Railroad bonds, . . . . .	4,000 00	4,840 00
Pennsylvania Company bonds, . . . . .	17,000 00	18,445 00
Penn. and N. Y. Canal and R. R. bonds, . . . . .	10,000 00	12,480 00
Elmira and Williamsport Railroad stock, . . . . .	550 00	495 00
Hunt. and Broad Top R.R. and Coal bonds, . . . . .	13,000 00	14,480 00
Pittsburg, Cinn. and St. Louis R. R. bonds, . . . . .	20,000 00	23,850 00
Railway Car Trust of Pennsylvania bonds, . . . . .	6,000 00	6,075 00
American Steamship Company bonds, . . . . .	4,500 00	4,702 50
West Jersey Railroad bonds, . . . . .	15,000 00	17,100 00
New York Car Trust bonds, . . . . .	5,000 00	5,000 00
United New Jersey R. R. and C. Co. bonds, . . . . .	20,000 00	23,200 00
Philadelphia and Erie Railroad bonds, . . . . .	10,000 00	10,500 00
Pennsylvania Railroad bonds, . . . . .	17,000 00	20,895 00
Pennsylvania Car Trust bonds, . . . . .	15,000 00	15,187 50
Junction Railroad bonds, . . . . .	7,000 00	8,120 00
Camden and Atlantic Railroad bonds, . . . . .	4,000 00	4,520 00
Belvidere Delaware Railroad bonds, . . . . .	1,000 00	1,210 00
Connecting Railway bonds, . . . . .	3,000 00	3,540 00
West Chester and Philadelphia R. R. bonds, . . . . .	2,000 00	2,310 00
Bell's Gap Railroad bonds, . . . . .	5,000 00	5,700 00
Phila., Wil., and Baltimore R. R. bonds, . . . . .	15,000 00	15,750 00
Philadelphia and Reading Railroad bonds, . . . . .	10,000 00	11,700 00
Phila., Ger. and Norristown R. R. stock, . . . . .	11,550 00	24,717 00
Camden City bonds, . . . . .	1,000 00	1,270 00
Philadelphia and Reading Railroad bonds, . . . . .	10,000 00	8,000 00
Phila. and Reading Car Trust bonds, . . . . .	10,000 00	10,000 00
United Companies of New Jersey bonds, . . . . .	13,600 00	27,591 00
	<hr/>	<hr/>
	\$328,200 00	\$394,258 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
City of Pittsburg bonds, . . . .	\$2,450 00	\$20,075 00
Pennsylvania Railroad stock, . . . .	8,650 00	
Bank of North America stock, . . . .	3,000 00	
Pennsylvania National Bank stock, . . . .	1,960 00	
Chesapeake and Del. Canal bonds, . . . .	400 00	
Insurance Company of No. America stock, . . . .	2,046 00	1,050 00
Northern Liberties Gas Company stock, . . . .	6,195 00	
Girard F. and M. Ins. Company stock, . . . .	1,500 00	3,000 00
Lehigh Coal and Nav. Company stock, . . . .	1,540 00	
Philadelphia and Reading R. R. bonds, . . . .	2,700 00	
Morris Canal and Banking Co. stock, . . . .	750 00	500 00
Northern Liberties National Bank stock, . . . .	11,730 00	9,700 00
	<hr/>	<hr/>
	\$12,921 00	\$34,325 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . .	\$44,500 00	
Loans on mortgage of real estate (first liens*), . . . .	144,950 00	
Interest due or accrued thereon, . . . .	2,002 46	
Stocks, bonds, etc., as per schedule, . . . .	394,258 00	
Loans on collateral security, as per schedule, . . . .	34,325 00	
Cash in the office of the company, . . . .	286 64	
deposited in bank, . . . .	10,002 93	
Interest due and accrued, . . . .	1,117 46	
Premiums in course of collection (gross), . . . .	9,930 44	
Rents due and accrued, . . . .	50 25	
Premiums more than 3 mos. due, \$45 60		
Gross assets, . . . .	<hr/>	\$641,423 18

## LIABILITIES.

Losses adjusted, unpaid, . . . .	\$6,140 35	
claimed and reported, . . . .	6,618 00	
disputed or resisted, . . . .	1,500 00	
Unearned premiums on outstanding risks, . . . .	58,498 55	
Reclaimable on perpetual fire policies, . . . .	79,053 42	
Dividends to stockholders unpaid, . . . .	12 00	
State and local taxes, . . . .	1,320 00	
Commissions and brokerage, . . . .	1,864 85	
Gross liabilities, except capital, . . . .	<hr/>	155,007 17
Surplus as regards policy holders, . . . .		\$486,416 01
Paid-up capital, . . . .		400,000 00
Surplus over capital, . . . .		<hr/>
		\$86,416 01

\* Total value of property mortgaged, . . . \$353,950 00

Amount of insurance held as collateral, . . . 113,050 00

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## INCOME.

Cash received for fire premiums, . . .	\$130,023 20	
Deduct reinsurance and return premiums, . . .	22,305 40	
Net cash received for fire premiums, . . .	<u>          </u>	\$107,717 30
Interest received on mortgages, . . . . .		7,597 92
Interest and dividends received from all sources, . . .		23,636 01
Income from rents, etc., . . . . .		1,358 56
Deposits received for perpetual fire risks, . . .	\$6,303 00	
		<u>          </u>
Gross cash income, . . . . .		\$140,309 79

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$73,347 12	
Deduct salvage and reinsurance, . . . . .	2,937 53	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$70,409 59
Cash dividends paid, . . . . .		26,513 17
Cash paid for commissions and brokerage, . . . . .		19,614 95
for salaries of officers and employees, . . . . .		8,062 30
for State and local taxes, . . . . .		5,733 68
for incidentals, . . . . .		5,911 41
Deposits returned on perpetual fire risks, . . .	\$1,658 50	
		<u>          </u>
Gross cash expenditures, . . . . .		\$136,245 10

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$7,960,597 00	\$92,670 32
written during 1884, . . . . .	12,211,500 00	130,964 50
	<u>          </u>	<u>          </u>
Total, . . . . .	\$20,172,097 00	\$223,634 82
Deduct risks expired and terminated, . . . . .	10,682,167 00	109,476 76
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$9,489,930 00	\$114,158 06
Deduct amount reinsured, . . . . .	174,915 00	1,739 25
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$9,315,015 00	\$112,418 81
Perpetual risks in force, . . . . .	\$2,976,482 00	\$85,463 16

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$702,287 74
Losses paid from organization of company, . . . . .	425,587 81
Cash dividends declared from organization of company, . .	382,408 17
Dividends declared during the year, . . . . .	26,408 17
Fire losses incurred during the year, . . . . .	70,236 64
Company's stock owned by directors, . . . . .	82,600 00



FIREMAN'S FUND INSURANCE COMPANY, SAN FRANCISCO,  
CAL.

[Incorporated May 3, 1863. Commenced business June 18, 1863.]

PAID-UP CAPITAL, \$750,000.

DAVID J. STAPLES, *President.*WILLIAM J. DUTTON, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$400,000 00	\$486,000 00
Oakland City Gaslight bonds, . . . .	25,000 00	25,500 00
California Dry Dock bonds, . . . . .	12,000 00	12,600 00
Market St. Cable R. R. Co. bonds, . . .	25,000 00	27,375 00
99 shares First National Bank, San Fran.,	9,900 00	11,880 00
100 " North Beach and Miss. R.R. Co.,	10,000 00	9,500 00
150 " Pacific Rolling Mills, . . . .	15,000 00	15,000 00
250 " Judson Manufacturing Co., . . .	25,000 00	5,000 00
100 " California Dry Dock Co., . . . .	10,000 00	4,000 00
200 " Presidio and Ferries R. R. Co., .	20,000 00	10,000 00
200 " California Street R. R. Co., . .	20,000 00	16,000 00
220 " Sutter Street Railroad Co., . . .	22,000 00	22,880 00
15 " Pioneer Woolen Factory, . . . .	15,000 00	7,500 00
	<u>\$608,900 00</u>	<u>\$653,235 00</u>

## Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
440 shares Masonic Hall Association, . .	\$4,400 00	\$3,000 00
60 " Safe Deposit Company, . . . .	2,880 00	2,950 00
30 " California Street Railroad Co., . .	2,400 00	
1,400 " Oakland Gas L. and H. Co., . . .	40,600 00	30,000 00
48 " California Cracker Company, . . .	57,600 00	27,000 00
Central Park N. and E. R. R.R. bonds, . .	4,400 00	11,000 00
Pacific Club, San Francisco bonds, . . .	10,500 00	
100 shares California Dry Dock Co., . . .	4,000 00	2,500 00
330 " Bank of Sonoma, . . . . .	36,300 00	6,000 00
250 " Savings and Loan Society, . . . .	26,250 00	22,500 00
130 " Judson Manufacturing Co., . . . .	2,600 00	8,500 00
200 " California Iron and Steel Co., . . .	1,000 00	
130 " California Artificial Stone Co., . .	1,040 00	
10 " Knappton Packing Co., . . . . .	1,200 00	
Mortgages assigned, . . . . .	6,350 00	
	<u>\$201,520 00</u>	<u>\$113,450 00</u>

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . .	\$321,598 60
Loans on mortgage of real estate (first liens*), .	104,500 00

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* Value of lands mortgaged, . . . . .	\$261,700 00
Value of buildings thereon, . . . . .	137,000 00
Amount of insurance held as collateral, . . .	82,750 00



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Interest due or accrued thereon, . . .	\$382 72	
Stocks, bonds, etc., as per schedule, . . .	653,235 00	
Loans on collateral security as per schedule, . . .	113,450 00	
Cash in the office of the company, . . .	5,786 72	
deposited in bank, . . . . .	174,274 33	
Interest due and accrued, . . . . .	7,601 12	
Premiums in course of collection (gross), . . .	90,558 29	
Notes taken for marine and inland risks, . . .	44,824 57	
Rents due and accrued, . . . . .	234 85	
Due for reinsurance, . . . . .	4,448 57	
Gross assets, . . . . .	<u>          </u>	\$1,520,894 77
Deduct special deposit in Oregon, . . . . .	. . . . .	60,750 00
		<u>          </u>
Balance, . . . . .	. . . . .	\$1,460,144 77

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$37,723 52	
claimed and reported, . . . . .	39,491 91	
disputed or resisted, . . . . .	15,323 88	
	<u>          </u>	
Total amount of losses, . . . . .	\$92,539 31	
Less reinsurance, . . . . .	15,805 58	
	<u>          </u>	
Net amount of unpaid losses, . . . . .	\$76,733 73	
Unearned premiums on outstanding risks, . . .	451,813 45	
Commissions, brokerage, etc., . . . . .	14,043 51	
Bills payable, . . . . .	3,786 95	
	<u>          </u>	
Gross liabilities, except capital, . . . . .	\$546,377 64	
Deduct liability on special deposit, . . . . .	14,487 33	
	<u>          </u>	531,890 31
		<u>          </u>
Surplus as regards policy holders, . . . . .	. . . . .	\$928,254 46
Paid-up capital, . . . . .	. . . . .	750,000 00
		<u>          </u>
Surplus over capital, . . . . .	. . . . .	\$178,254 46

## INCOME.

Cash received for fire premiums, . . . . .	\$766,158 57	
Deduct reinsurance and return premiums, . . .	201,625 35	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$564,533 22
Cash received for marine and inland prem's, . . .	\$307,064 64	
Deduct reinsurance and return premiums, . . .	116,093 74	
Net cash rec'd for marine and inland prem's, . . .	<u>          </u>	190,970 90
Interest received on mortgages, . . . . .	. . . . .	6,504 90
Interest and dividends received from all other sources, . .	. . . . .	34,535 41
Income from rents, . . . . .	. . . . .	15,000 03
		<u>          </u>
Gross cash income, . . . . .	. . . . .	\$811,544 46

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$391,882 42	
Deduct salvage and reinsurance, . . . . .	66,183 68	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$325,698 74
Cash paid for marine and inland losses, . . . . .	\$138,794 48	
Deduct salvage and reinsurance, . . . . .	48,301 33	
Net cash paid for marine and inland losses, . . . . .	<u>          </u>	90,493 15
Cash dividends paid, . . . . .		90,000 00
Cash paid for commissions and brokerage, . . . . .		87,478 99
for salaries of officers and employees, . . . . .		69,034 72
for State and local taxes, . . . . .		13,676 65
for incidentals, . . . . .		73,211 19
Gross cash expenditures, . . . . .		<u>\$749,593 44</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$56,958,126 00	\$755,155 28
written during 1884, . . . . .	56,025,171 00	785,999 57
Total, . . . . .	<u>\$112,983,297 00</u>	<u>\$1,541,154 85</u>
Deduct risks expired and terminated, . . . . .	57,422,558 00	779,585 48
In force at end of year, . . . . .	<u>\$55,560,739 00</u>	<u>\$761,569 37</u>
Deduct amount reinsured, . . . . .	5,124,600 00	95,175 17
Net amount in force, . . . . .	<u>\$50,436,139 00</u>	<u>\$666,394 20</u>
Marine risks outstanding Dec. 31, 1883, . . . . .	\$2,374,650 00	\$140,674 59
written during 1884, . . . . .	15,259,113 00	305,600 60
Total, . . . . .	<u>\$17,633,763 00</u>	<u>\$446,275 19</u>
Deduct risks expired and terminated, . . . . .	14,822,987 00	302,938 28
In force at end of year, . . . . .	<u>\$2,810,776 00</u>	<u>\$143,336 91</u>
Deduct amount reinsured, . . . . .	760,309 00	34,712 46
Net amount in force, . . . . .	<u>\$2,050,467 00</u>	<u>\$108,624 45</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$10,377,695 60
Losses paid from organization of company, . . . . .	5,900,737 11
Cash dividends declared from organization of company, . . . . .	1,256,060 00
Dividends declared during the year (12 per cent ), . . . . .	90,000 00
Fire losses incurred during the year, . . . . .	345,907 43
Marine and inland losses incurred during the year, . . . . .	71,008 44
Company's stock owned by directors, . . . . .	120,866 66

## FIREMEN'S INSURANCE COMPANY, DAYTON, O.

[Incorporated 1856. Commenced business 1856.]

PAID-UP CAPITAL, \$250,000.

S. CRAIGHEAD, *President*.H. N. WILLIAMS, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$110,000 00	\$113,300 00
Dayton City bonds, . . . . .	21,000 00	21,521 00
Music Hall Co. bonds, . . . . .	5,400 00	5,400 00
Troy (O.) bonds, . . . . .	5,000 00	5,380 00
Merchants' Nat'l Bank (Cin.) stock, . . . . .	13,500 00	17,550 00
Second Nat'l Bank (Cin.) stock, . . . . .	5,000 00	7,000 00
Dayton National Bank stock, . . . . .	2,200 00	3,520 00
	<hr/>	<hr/>
	\$162,100 00	\$173,671 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Citizens' St. R'y (Springfield, O.) stock, . . . . .	\$2,250 00	\$1,510 88
Dayton St. R'y (Dayton) stock, . . . . .	4,000 00	971 84
Third Nat'l Bank (Dayton) stock, . . . . .	12,000 00	2,135 22
	<hr/>	<hr/>
	\$18,250 00	\$4,617 94

## SUMMARY OF ASSETS, DECEMBER 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$84,147 81	
Loans on mortgage of real estate (first liens*), . . . . .	89,923 98	
Interest due or accrued thereon, . . . . .	2,782 92	
Stocks, bonds, etc., as per schedule, . . . . .	173,671 00	
Loans on collateral security, as per schedule, . . . . .	4,617 94	
Cash in the office of the company, . . . . .	2,545 44	
deposited in the bank, . . . . .	18,841 45	
Interest due and accrued, . . . . .	1,191 57	
Premiums in course of collection (gross), . . . . .	42,992 80	
Notes taken for fire risks, . . . . .	3,787 86	
Rents due and accrued, . . . . .	632 59	
Gross assets, . . . . .	<hr/>	\$425,135 36

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$4,128 22
claimed and reported, . . . . .	2,080 00
disputed or resisted, . . . . .	3,064 20

\* Value of lands mortgaged, . . . . . \$140,360 00

Value of buildings thereon, . . . . . 104,650 00

Amount of insurance held as collateral, . . . . . 51,150 00

Unearned premiums on outstanding risks, .	\$130,850 59	
Dividends to stockholders unpaid, . .	456 80	
Gross liabilities, except capital, . .	<u>          </u>	\$140,579 81
Surplus as regards policy holders, . . . .		\$284,555 55
Paid-up capital, . . . . .		<u>250,000 00</u>
Surplus over capital, . . . . .		\$34,555 55

## INCOME.

Cash received for fire premiums, . . .	\$246,026 24	
Deduct reinsurance and return premiums, .	64,682 75	
Net cash received for fire premiums, . .	<u>          </u>	\$181,343 49
Interest received on mortgages, . . . .		5,837 09
Interest and dividends received from all other sources, .		8,679 17
Income from rents, . . . . .		<u>5,631 91</u>
Gross cash income, . . . . .		\$201,491 66

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$111,386 70	
Deduct salvage and reinsurance, . . .	2,550 13	
Net cash paid for fire losses, . . . .	<u>          </u>	\$108,836 57
Cash dividends paid, . . . . .		5,000 00
Cash paid for commissions and brokerage, . . .		33,110 52
for salaries of officers and employees, . .		20,704 75
for State and local taxes, . . . . .		5,160 74
for incidentals, . . . . .		22,563 34
for expenses on real estate, . . . . .		3,740 19
for profit and loss account, . . . . .		<u>971 85</u>
Gross cash expenditures, . . . . .		\$200,087 96

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . .	\$21,234,040 00	\$259,747 19
written during 1884, . . . . .	19,053,032 00	<u>246,026 24</u>
Total, . . . . .	<u>\$40,287,072 00</u>	\$505,773 43
Deduct risks expired and terminated, .	17,886,314 00	<u>239,427 04</u>
In force at end of year, . . . . .	\$22,400,758 00	\$266,346 39
Deduct amount reinsured, . . . . .	833,870 00	<u>11,802 69</u>
Net amount in force, . . . . .	\$21,566,888 00	\$254,543 70

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$2,322,975 99
Losses paid from organization of company, . . .	945,684 70
Cash dividends declared from organization of company, . .	457,392 40
Dividends declared during the year (2 per cent.), . . .	5,000 00
Fire losses incurred during the year, . . . . .	101,049 35
Company's stock owned by directors, . . . . .	40,320 00

## FIREMEN'S INSURANCE COMPANY, NEWARK, N. J.

[Incorporated Dec. 3, 1855. Commenced business Dec. 3, 1855.]

PAID-UP CAPITAL, \$500,000.

S. R. W. HEATH, *President*.CHARLES COLYER, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$30,000 00	\$38,700 00
Morris and Essex Railroad bonds, . . . . .	50,000 00	61,500 00
Central Railroad of New Jersey bonds, . . . . .	50,000 00	50,060 00
Orange and Newark Horse Railroad bonds, . . . . .	10,000 00	10,000 00
East Orange Township bonds, . . . . .	5,250 21	5,512 72
Central Railroad of New Jersey stock, . . . . .	40,000 00	16,000 00
Morris and Essex Railroad stock, . . . . .	50,000 00	57,500 00
Delaware, Lack. and Western R.R. stock, . . . . .	50,000 00	45,000 00
Newark City National Bank stock, . . . . .	20,000 00	26,000 00
Second National Bank stock, . . . . .	20,000 00	23,600 00
National Newark Banking Company stock, . . . . .	20,000 00	26,000 00
National State Bank stock, . . . . .	18,300 00	22,326 00
Essex County National Bank stock, . . . . .	16,800 00	22,512 00
German National Bank stock, . . . . .	2,300 00	2,185 00
American Insurance Company stock, . . . . .	20,000 00	32,000 00
Newark Fire Insurance Company stock, . . . . .	2,470 00	3,087 50
Germania Insurance Company stock, . . . . .	2,000 00	1,000 00
Newark City Insurance Co. stock, . . . . .	1,125 00	1,000 00
Paterson Gas Light Company stock, . . . . .	10,000 00	10,000 00
Newark Gas Light Company stock, . . . . .	5,000 00	6,750 00
Citizens' Gas Light Company stock, . . . . .	10,000 00	10,500 00
Newark and Rosendale Cement Co. stock, . . . . .	3,600 00	3,600 00
	<u>\$136,845 21</u>	<u>\$174,833 22</u>

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
Second National Bank stock, . . . . .	\$12,500 00	\$14,000 00
Newark Gas Light Company stock, . . . . .	13,500 00	
Perth Amboy Gas Light Company stock, . . . . .	300 00	200 00
	<u>\$26,300 00</u>	<u>\$14,200 00</u>



## SUMMARY OF ASSETS, DECEMBER 31, 1884.

Cash value of unencumbered real estate, . . .	\$145,298 29	
Loans on mortgage of real estate (first liens*), . . .	741,959 00	
Interest due or accrued thereon, . . . . .	14,448 40	
Stocks, bonds, etc., as per schedule, . . . . .	474,833 22	
Loans on collateral security, as per schedule, . . . . .	14,200 00	
Cash in the office of the company, . . . . .	12,849 27	
deposited in bank, . . . . .	21,114 04	
Premiums in course of collection (gross), . . . . .	70 00	
Notes taken for marine and inland risks, . . . . .	8,383 60	
Rents due and accrued, . . . . .	489 26	
Gross assets, . . . . .	<u>          </u>	\$1,433,645 08

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$1,848 82	
claimed and reported, . . . . .	1,435 00	
Unearned premiums on outstanding risks, . . . . .	150,643 32	
Unused balances of premium notes, . . . . .	2,131 00	
Unpaid scrip ordered to be redeemed, . . . . .	574 86	
Commissions and brokerage, . . . . .	1,252 50	
Return premiums, . . . . .	412 45	
Gross liabilities, except capital, . . . . .	<u>          </u>	158,297 95
Surplus as regards policy holders, . . . . .		\$1,275,347 13
Paid-up capital, . . . . .		<u>500,000 00</u>
Surplus over capital, . . . . .		\$775,347 13

## INCOME.

Cash received for fire premiums, . . . . .	\$257,656 93	
Deduct reinsurance and return premiums, . . . . .	16,255 00	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$241,401 93
Interest received on mortgages, . . . . .		43,115 29
Interest and dividends received from all other sources, . . . . .		33,538 68
Income from rents, etc., . . . . .		<u>8,644 57</u>
Gross cash income, . . . . .		\$326,700 47

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$99,375 82	
Deduct salvage and reinsurance, . . . . .	1,972 01	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$97,403 81
Cash dividends paid, . . . . .		60,000 00
paid for commissions and brokerage, . . . . .		37,407 92
for salaries of officers and employees, . . . . .		<u>18,651 84</u>

\* Total value of property mortgaged, . . . \$1,753,800 00  
Amount of insurance held as collateral, . . . 938,160 00



# 212 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Cash paid for State and local taxes, . . . . .	\$10,695 24
for incidentals, . . . . .	8,670 14
for repairs on real estate, . . . . .	1,409 26
for profit and loss account, . . . . .	443 25
Gross cash expenditures, . . . . .	<u>\$234,681 46</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$31,652,478 00	\$259,792 49
written during 1884, . . . . .	31,478,539 00	261,194 87
Total, . . . . .	<u>\$63,131,017 00</u>	<u>\$520,987 36</u>
Deduct risks expired and terminated, . . . . .	29,457,696 00	228,118 11
In force at end of year, . . . . .	<u>\$33,673,321 00</u>	<u>\$292,869 25</u>
Deduct amount reinsured, . . . . .	163,958 00	1,495 00
Net amount in force, . . . . .	<u>\$33,509,363 00</u>	<u>\$291,374 25</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$2,748,558 37
Losses paid from organization of company, . . . . .	1,306,396 30
Cash dividends declared from organization of company, . . . . .	732,500 00
Dividends declared during the year (12 per cent.), . . . . .	60,000 00
Fire losses incurred during the year, . . . . .	89,073 84
Company's stock owned by directors, . . . . .	306,050 00

## FIREMEN'S INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 19, 1825. Commenced business April 19, 1825.]

PAID-UP CAPITAL, \$204,000.

JOHN F. HALSTED, *President.*

P. H. OAKLEY, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$135,000 00	\$142,950 00
New York City bonds, . . . . .	10,000 00	10,225 00
Morris and Essex Railroad bonds, . . . . .	50,000 00	62,000 00
Delaware and Hudson Canal bonds, . . . . .	16,000 00	18,160 00
Bank of New York stock, . . . . .	6,700 00	10,720 00
American Exchange Bank stock, . . . . .	4,000 00	4,700 00
Delaware and Hudson Canal stock, . . . . .	4,000 00	2,880 00
Morris and Essex Railroad stock, . . . . .	10,000 00	11,800 00
N. Y. Cent. and H. R. R. R. stock, . . . . .	10,000 00	8,800 00
N. Y., Lack. and Western Railroad stock, . . . . .	10,000 00	8,750 00
	<u>\$255,700 00</u>	<u>\$280,985 00</u>

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$5,800 00	
Interest due or accrued thereon, . . . .	130 50	
Stocks, bonds, etc., as per schedule, . .	280,985 00	
Cash in the office of the company, . . .	297 69	
deposited in bank, . . . . .	551 38	
Interest due and accrued, . . . . .	1,752 34	
Premiums in course of collection (gross), .	7,091 65	
Rents due and accrued, . . . . .	333 33	
Premiums more than 3 mos. due, \$237 74		
Gross assets, . . . . .	—————	\$296,941 89

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$280 75	
claimed and reported, . . . . .	7,013 50	
	—————	
Total amount of losses, . . . . .	\$7,294 25	
Less reinsurance, . . . . .	1,733 00	
	—————	
Net amount of unpaid losses, . . . . .	\$5,561 25	
Unearned premiums on outstanding risks, .	36,873 46	
Due and accrued for rent, salaries, etc., .	1,266 67	
State and local taxes, . . . . .	503 04	
Commissions and brokerage, . . . . .	1,465 87	
Return premiums, . . . . .	224 98	
Gross liabilities, except capital, . . .	—————	45,895 27
		—————
Surplus as regards policy holders, . . . .		\$251,046 62
Paid-up capital, . . . . .		204,000 00
		—————
Surplus over capital, . . . . .		\$47,046 62

## INCOME.

Cash received for fire premiums, . . . .	\$70,544 45	
Deduct reinsurance and return premiums, .	7,289 53	
Net cash received for fire premiums, . . .	—————	\$63,254 92
Net cash received for marine and inland premiums, . .		804 17
Interest received on mortgages, . . . . .		1,243 96
Interest and dividends received from all other sources, .		11,546 09
Income from rents, . . . . .		2,333 31
		—————
Gross cash income, . . . . .		\$79,182 45

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\* Value of lands mortgaged, . . . . . \$8,500 00  
Value of buildings thereon, . . . . . 6,500 00  
Amount of insurance held as collateral, . . . . . 7,400 00

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$21,207 52	
Deduct salvage and reinsurance, . . . . .	75 09	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$21,132 43
Net cash paid for marine and inland losses, . . . . .		107 25
Cash dividends paid, . . . . .		16,320 00
Cash paid for commissions and brokerage, . . . . .		9,843 06
for salaries of officers and employees, . . . . .		10,670 03
for State and local taxes, . . . . .		307 39
for rent and incidentals, . . . . .		8,726 05
Gross cash expenditures, . . . . .		<u>\$67,106 21</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$10,786,138 00	\$71,775 46
written during 1884, . . . . .	11,560,075 00	71,194 75
Total, . . . . .	<u>\$22,346,213 00</u>	<u>\$142,970 21</u>
Deduct risks expired and terminated, . . . . .	11,570,079 00	68,350 16
In force at end of year, . . . . .	<u>\$10,776,134 00</u>	<u>\$74,620 05</u>
Deduct amount reinsured, . . . . .	250,186 00	1,687 85
Net amount in force, . . . . .	<u>\$10,525,948 00</u>	<u>\$72,932 20</u>
Marine risks outstanding Dec. 31, 1883, . . . . .	\$33,500 00	\$813 33
written during 1884, . . . . .	33,500 00	804 17
Total, . . . . .	<u>\$67,000 00</u>	<u>\$1,617 50</u>
Deduct risks expired and terminated, . . . . .	33,500 00	813 33
In force at end of year, . . . . .	<u>\$33,500 00</u>	<u>\$804 17</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$4,415,273 76
Losses paid from organization of company, . . . . .	2,737,144 88
Cash dividends declared from organization of company, . . . . .	1,389,298 17
Dividends declared during the year (8 per cent.), . . . . .	16,320 00
Fire losses incurred during the year, . . . . .	21,444 61
Marine and inland losses incurred during the year, . . . . .	107 25
Company's stock owned by directors, . . . . .	66,045 00

## FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 22, 1829. Commenced business, June, 1829.]

PAID-UP CAPITAL, \$400,000.

J. W. McALLISTER, *President*.EZRA T. CRESSON, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Philadelphia City bonds, . . . . .	\$50,000 00	\$65,000 00
Camden City bonds, . . . . .	1,000 00	1,100 00
Pittsburgh City bonds, . . . . .	8,000 00	10,000 00
West Jersey Railroad bonds, . . . . .	32,000 00	37,600 00
Philadelphia and Reading Railroad bonds,	17,000 00	19,890 00
Hestonville M. and F. P. Railroad bonds, .	10,000 00	11,000 00
Camden and Amboy Railroad bonds, . . .	5,000 00	5,400 00
Connecting Railroad bonds, . . . . .	20,000 00	23,500 00
Easton and Amboy Railroad bonds, . . .	25,000 00	27,000 00
Huntingdon and Broad Top Railroad bonds,	10,000 00	11,300 00
Lehigh Valley Railroad bonds, . . . . .	35,000 00	42,000 00
Elmira and Williamsport Railroad bonds, .	10,000 00	10,000 00
Phila., Wil., and Baltimore Railroad bonds,	25,000 00	23,250 00
N. Y., Lack. and Western Railroad bonds, .	25,000 00	29,875 00
N. Y. Cent. and Hud. Riv. Railroad bonds,	25,000 00	25,812 50
Jacksonville and So. Eastern R. R. bonds, .	10,000 00	9,000 00
Harrisburg, P. L. and Mt. Joy R. R. bonds,	25,000 00	25,000 00
Lehigh Coal and Nav. Railroad bonds, . .	3,300 00	3,795 00
Pennsylvania Car Trust Railroad bonds, .	30,000 00	30,000 00
Northern Central Railroad bonds, . . . .	47,000 00	48,840 00
Phila., Wil., and Baltimore Railroad bonds,	10,000 00	10,550 00
West Jersey and Atlantic Railroad bonds, .	19,000 00	20,330 00
Pennsylvania Company Railroad bonds, . .	25,000 00	27,000 00
Louisville and Nashville Railroad bonds, .	10,000 00	8,550 00
Steubenville and Indiana Railroad bonds, .	30,000 00	31,800 00
Pennsylvania Salt Manuf'g Co. bonds, . .	15,000 00	15,750 00
Camden and Atlantic Railroad bonds, . .	5,000 00	5,500 00
Railway Car Trust of Penn. bonds, . . .	10,000 00	10,000 00
Philadelphia and Erie Railroad bonds, . .	10,000 00	10,500 00
Lehigh Valley Railroad bonds, . . . . .	50,000 00	54,000 00
68 shares Commercial National Bank, . .	3,400 00	4,080 00
16 " Continental Hotel Company, . . .	1,600 00	1,632 00
200 " Mine Hill and S. H. R. R., . . .	10,000 00	11,600 00
	<hr/>	<hr/>
	\$612,300 00	\$670,654 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
56 shares Pennsylvania Railroad, . . .	\$2,814 00	\$1,400 00
1,000 " Germantown Pass. Railroad, . .	73,000 00	50,000 00
Cert Deposit Independence Nat'l Bank, . .	20,000 00	20,000 00

# 216 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

	Market value.	Loaned thereon.
200 shares Northern Central Railroad, .	\$11,400 00	\$25,000 00
500 " Northern Pacific Railroad, .	20,000 00	
35 " Pennsylvania Railroad, .	1,758 75	1,500 00
756 " Del. and Bound Brook R. R. .	94,500 00	75,000 00
1,562 " Penn. and N. Y. C. and R.R., .	203,060 00	125,000 00
Pennsylvania Car Trust Cert., . . .	12,000 00	10,000 00
400 shares Huntingdon and B. T. R. R., .	7,000 00	50,000 00
250 " Cambria Iron Company, .	27,500 00	
Louisville and Nashville Railroad bonds, .	16,000 00	
Superior St. (Cleveland) R. R. bonds, .	3,000 00	
Chicago, Mil. and St. Paul R. R. bonds, .	2,500 00	10,000 00
Huntingdon and Broad Top R. R bonds, .	12,150 00	
Nash, Chat., and St. Louis R. R bonds, .	37,700 00	25,000 00
Allegheny Valley Railroad bonds, . .	61,215 00	50,000 00
Pittsburgh and Lake Erie Railroad bonds, .	29,500 00	25,000 00
	<u>\$635,097 75</u>	<u>\$467,900 00</u>

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$501,600 00	
Loans on mort. of real estate (first liens*),	1,027,802 67	
Interest due or accrued thereon, . . .	16,006 34	
Stocks, bonds, etc., as per schedule, . .	670,654 50	
Loans on collateral security, as per schedule,	467,900 00	
Cash in the office of the company, . . .	4,680 83	
deposited in bank, . . . . .	310,919 47	
Interest due and accrued, . . . . .	1,291 28	
Premiums in course of collection (net), .	49,450 54	
Gross assets, . . . . .	<u>          </u>	\$3,050,305 63

## LIABILITIES.

Losses claimed and reported, . . . .	\$52,619 21	
disputed or resisted, . . . . .	4,000 00	
Unearned premiums on outstanding risks, .	430,849 48	
Reclaimable on perpetual fire policies, .	1,360,911 93	
Dividends to stockholders unpaid, . . .	400 00	
Gross liabilities, except capital, . . . .	<u>          </u>	1,848,780 62
Surplus as regards policy holders, . . .		\$1,201,525 01
Paid-up capital, . . . . .		<u>400,000 00</u>
Surplus over capital, . . . . .		\$801,525 01

\* Total value of property mortgaged, . . . \$2,416,495 00  
Amount of insurance held as collateral, . . . 1,102,986 30



## INCOME.

Cash received for marine and inl'd prem's,	\$557,018 28	
Deduct reinsurance and return premiums, .	98,671 68	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$458,346 60
Interest received on mortgages, . . . . .		87,455 60
Interest and dividends received from all sources, . . . . .		33,716 48
Income from rents, transfers, etc., . . . . .		28,740 95
Deposits received for perpetual fire risks, .	\$35,466 76	
		<u>          </u>
Gross cash income, . . . . .		\$608,259 63

## EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$341,359 44
Cash dividends paid, . . . . .	80,291 00
Cash paid for commissions and brokerage, . . . . .	64,620 08
for salaries of officers and employees, . . . . .	50,576 98
for State and local taxes, . . . . .	29,300 64
for incidentals, . . . . .	65,671 12
for repairs on real estate, . . . . .	9,702 03
Deposits returned on perpetual fire risks, .	\$35,081 78
	<u>          </u>
Gross cash expenditures, . . . . .	\$641,521 29

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, .	\$138,766,903 00	\$2,360,171 91
written during 1884, . . . . .	53,557,826 00	596,425 79
	<u>          </u>	<u>          </u>
Total, . . . . .	\$192,324,729 00	\$2,956,597 70
Deduct risks expired and terminated, .	54,775,508 00	612,531 10
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$137,549,221 00	\$2,344,066 60
Deduct amount reinsured, . . . . .	2,460,735 00	32,209 81
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$135,088,486 00	\$2,311,856 79
Perpetual risks in force, . . . . .	\$59,626,450 00	\$1,464,912 51

## MISCELLANEOUS.

Premiums received from organization of company, .	\$23,643,577 53
Losses paid from organization of company, . . . . .	13,123,758 41
Cash dividends declared from organization of company, .	4,364,000 00
Dividends declared during the year (20 per cent.), . . . . .	80,000 00
Fire losses incurred during the year, . . . . .	337,391 46
Company's stock owned by directors, . . . . .	42,100 00



GERMAN AMERICAN INSURANCE COMPANY,  
NEW YORK, N. Y.

[Incorporated March 7, 1872. Commenced business March 7, 1872.]

PAID-UP CAPITAL, \$1,000,000.

EMIL OELBERMANN, *President.*

JAMES A. SILVEY, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$1,830,000 00	\$2,229,500 00
Missouri State bonds, . . . . .	25,000 00	28,000 00
Chicago and Rock Island Railroad bonds, .	50,000 00	63,000 00
Cairo and Fulton Railroad bonds, . . .	25,000 00	26,000 00
Chic., Milwaukee and St. Paul R.R. bonds, .	97,000 00	98,590 00
Central Pacific Railroad bonds, . . . .	50,000 00	55,000 00
Union Pacific Railroad bonds, . . . . .	50,000 00	55,125 00
Kansas Pacific Railroad bonds, . . . . .	85,000 00	91,262 50
Chicago and Northwestern Railroad bonds,	106,000 00	108,295 00
St. Louis, Kan. City and Northern R.R. b'ds,	93,000 00	93,500 00
Erie Railroad bonds, . . . . .	100,000 00	119,000 00
Syracuse, Bing. and New York R.R. bonds,	30,000 00	37,500 00
Louisville and Nashville Railroad bonds, .	25,000 00	23,875 00
Little Miami Railroad bonds, . . . . .	25,000 00	25,750 00
New York, Lack. and Western R.R. bonds, .	100,000 00	117,000 00
Chicago, Burl. and Quincy Railroad bonds,	50,000 00	48,250 00
Missouri Pacific Railroad bonds, . . . . .	50,000 00	45,500 00
New York, Chic. and St. Louis R.R. bonds,	40,000 00	36,400 00
Missouri, Kansas and Texas Railroad bonds,	10,000 00	10,500 00
N. Y. Central and Hud. River R.R. bonds, .	100,000 00	102,500 00
Albany and Susquehanna Railroad bonds, .	75,000 00	84,000 00
North Missouri Railroad bonds, . . . . .	2,000 00	2,220 00
New York and Harlem Railroad stock, . .	100,000 00	194,000 00
Morris and Essex Railroad stock, . . . .	20,000 00	24,000 00
Chicago and Rock Island Railroad stock, .	50,000 00	53,000 00
Illinois Central Railroad stock, . . . . .	50,000 00	60,000 00
Chicago, Burl. and Quincy Railroad stock, .	2,000 00	2,360 00
Real Estate Exchange stock, . . . . .	1,000 00	1,000 00
	\$3,241,000 00	\$3,835,127 50

SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . .	\$3,835,127 50
Cash in the office of the company, . . .	7,679 79
deposited in bank, . . . . .	242,878 98
Interest due and accrued, . . . . .	945 00

Premiums in course of collection (gross), .	\$134,705 70	
Premis. more than 3 mos. due, .	\$6,902 98	
Gross assets,* . . . . .	—————	\$1,221,336 97
Deduct special deposits in other states, . . . . .		102,825 00
Balance, . . . . .		<u>\$1,118,511 97</u>

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$80,555 44	
claimed and reported, . . . . .	109,687 17	
disputed or resisted, . . . . .	10,794 30	
	—————	
Total amount of losses, . . . . .	\$201,036 91	
Less reinsurance, . . . . .	29,503 25	
	—————	
Net amount of unpaid losses, . . . . .	\$171,533 66	
Unearned premiums on outstanding risks, .	1,325,313 65	
Commissions and brokerage, . . . . .	34,595 88	
	—————	
Gross liabilities, except capital, . . . . .	\$1,531,443 19	
Deduct liabilities on special deposits, . . . . .	30,236 36	
	—————	1,501,206 83
		—————
Surplus as regards policy holders, . . . . .		\$2,617,305 14
Paid-up capital, . . . . .		1,000,000 00
		—————
Surplus over capital, . . . . .		\$1,617,305 14

## INCOME.

Cash received for fire premiums, . . . . .	\$2,112,826 88	
Deduct reinsurance and return premiums, .	242,728 60	
Net cash received for fire premiums, . . . . .	—————	\$1,870,098 28
Interest and dividends received from all sources, . . . . .		165,606 81
		—————
Gross cash income, . . . . .		\$2,035,705 09

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$1,134,428 29	
Deduct salvage and reinsurance, . . . . .	121,838 22	
Net cash paid for fire losses, . . . . .	—————	\$1,012,590 07
Cash dividends paid, . . . . .		140,000 00
paid for commissions and brokerage, . . . . .		274,845 08
for salaries of officers and employees, . . . . .		142,617 77
for State and local taxes, . . . . .		48,761 21
for rent and incidentals, . . . . .		157,886 26
		—————
Gross cash expenditures, . . . . .		\$1,776,700 39

\* Including \$500,000 Special Reserve Fund held under New York law.

# 220 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, .	\$259,133,020 00	\$2,399,257 57
written during 1884, . . .	243,752,283 00	2,311,413 90
<b>Total, . . . . .</b>	<b>\$502,885,303 00</b>	<b>\$4,710,671 47</b>
Deduct risks expired and terminated, .	181,976,882 00	2,026,545 93
<b>In force at end of year, . . . . .</b>	<b>\$320,908,421 00</b>	<b>\$2,684,125 54</b>
Deduct amount reinsured, . . . . .	15,330,984 00	160,704 09
<b>Net amount in force, . . . . .</b>	<b>\$305,577,437 00</b>	<b>\$2,523,421 45</b>

## MISCELLANEOUS.

Premiums received from organization of company, .	\$15,302,822 02
Losses paid from organization of company, . . . . .	6,974,215 96
Cash dividends declared from organization of company, .	1,250,000 00
Dividends declared during the year (14 per cent.), . . .	140,000 00
Fire losses incurred during the year, . . . . .	1,139,317 36
Company's stock owned by directors, . . . . .	206,400 00

## GERMAN FIRE INSURANCE COMPANY, PITTSBURGH, PA.

[Incorporated March, 1862. Commenced business July, 1862.]

PAID-UP CAPITAL, \$200,000.

C. BARCHFELD, *President*.

F. L. GROSS, *Secretary*.

### DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$37,500 00	\$43,938 50
Allegheny County Riot bonds, . . . . .	11,000 00	11,600 00
Pittsburgh Compromise bonds, . . . . .	8,000 00	8,800 00
Howard School Dist. bonds, . . . . .	5,000 00	5,325 00
Kilbuck School bonds, . . . . .	5,500 00	5,935 00
Humboldt School Dist. bonds, . . . . .	5,000 00	5,000 00
Colfax School Dist. bonds, . . . . .	4,000 00	4,000 00
Aleppo Township bonds, . . . . .	2,500 00	2,750 00
Pitts, N. C. and Lake Erie R. R. bonds, . . . . .	3,000 00	3,625 00
Pittsburgh and Western R. R. bonds, . . . . .	2,000 00	2,374 00
People's Park R. R. bonds, . . . . .	5,000 00	5,150 00
German Evan. Church bonds, . . . . .	2,200 00	2,310 00
German Nat'l Bank stock, . . . . .	7,500 00	16,125 00
Exchange Nat'l Bank stock, . . . . .	4,400 00	7,304 00
Merchants' and Manuf. Nat'l Bank stock. . . . .	2,150 00	2,494 00
Third Nat'l Bank stock, . . . . .	6,100 00	9,638 00
Allegheny Nat'l Bank stock, . . . . .	1,250 00	1,625 00

	Par value.	Market value.
Metropolitan Nat'l Bank stock, . . . .	\$300 00	\$300 00
Fifth Avenue Nat'l Bank stock, . . . .	442 50	400 00
German Nat'l Bank (Allegheny) stock, . .	2,600 00	3,068 00
First Nat'l Bank (Allegheny) stock, . . .	7,000 00	12,460 00
	<hr/>	<hr/>
	\$122,442 50	\$154,221 50

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . .	\$13,910 72	
Loans on mortgage of real estate (first liens*),	214,082 12	
Interest due or accrued thereon, . . . .	3,502 38	
Stocks, bonds, etc., as per schedule, . . .	154,221 50	
Cash deposited in bank, . . . . .	29,157 31	
Interest due and accrued, . . . . .	538 82	
Premiums in course of collection (net), . .	32,884 87	
Rents due and accrued, . . . . .	160 00	
Gross assets, . . . . .	<hr/>	\$448,457 72

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$11,681 90	
Unearned premiums on outstanding risks, .	153,532 16	
State and local taxes, . . . . .	1,200 00	
Gross liabilities, except capital, . . . .	<hr/>	166,414 06
Surplus as regards policy holders, . . . .		\$282,043 66
Paid-up capital, . . . . .		200,000 00
Surplus over capital, . . . . .		<hr/>
		\$82,043 66

## INCOME.

Cash received for fire premiums, . . . .	\$267,517 16	
Deduct reinsurance and return premiums, .	34,589 38	
Net cash received for fire premiums, . . .	<hr/>	\$232,927 78
Interest received on mortgages, . . . . .		12,293 48
Interest and dividends received from all other sources, .		6,839 00
Income from rents, . . . . .		454 00
Gross cash income, . . . . .		<hr/>
		\$252,514 26

\* Value of lands mortgaged, . . . . . \$450,250 00  
Value of buildings thereon, . . . . . 150,732 00  
Amount of insurance held as collateral, . . . . 132,325 00

## 222 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

### EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$139,580 73
Cash dividends paid, . . . . .	24,000 00
Cash paid for commissions and brokerage, . . . . .	54,872 99
for salaries of officers and employees, . . . . .	19,202 19
for State and local taxes, . . . . .	6,545 73
Gross cash expenditures, . . . . .	\$244,201 64

### RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$18,760,687 00	\$233,566 18
written during 1884, . . . . .	22,312,985 00	276,709 47
Total, . . . . .	\$41,073,672 00	\$510,275 65
Deduct risks expired and terminated, . . . . .	18,094,389 00	216,395 02
In force at end of year, . . . . .	\$22,979,283 00	\$293,880 63
Deduct amount reinsured, . . . . .	168,666 00	2,606 06
Net amount in force, . . . . .	\$22,810,617 00	\$291,274 57

### MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$1,768,154 30
Losses paid from organization of company, . . . . .	630,378 38
Cash dividends declared from organization of company, . . . . .	410,000 00
Dividends declared during the year (12 per cent.), . . . . .	24,000 00
Fire losses incurred during the year, . . . . .	141,442 63
Company's stock owned by directors, . . . . .	29,850 00

## GERMANIA FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March, 1859. Commenced business March, 1859.]

PAID-UP CAPITAL, \$1,000,000.

RUDOLPH GARRIGUE, *President.*

HUGO SCHUMANN, *Secretary.*

### DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$1,375,000 00	\$1,672,000 00
St. Paul, Minn. and Man. R. R. bonds, . . . . .	16,000 00	17,440 00
500 shares N. Y. Cent. and H. R. R. stock, . . . . .	50,000 00	43,500 00
Morris and Essex Railroad bonds, . . . . .	50,000 00	61,500 00
Central Pacific Railroad bonds, . . . . .	25,000 00	28,250 00



	Par value.	Market value.
Mississippi State bonds, . . . . .	\$20,000 00	\$20,000 00
50 shares National Park Bank, . . . . .	5,000 00	7,500 00
	<hr/>	<hr/>
	\$1,541,000 00	\$1,850,190 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$510,000 00	
Loans on mortgage of real estate (first liens*), . . . . .	127,450 00	
Interest due or accrued thereon, . . . . .	3,830 25	
Stocks, bonds, etc., as per schedule, . . . . .	1,850,190 00	
Cash in the office of the company, . . . . .	13,496 33	
deposited in bank, . . . . .	23,224 44	
Premiums in course of collection (net), . . . . .	160,388 32	
Rents due and accrued, . . . . .	3,473 97	
Reinsurance due, . . . . .	522 32	
Mississippi deposit, . . . . .	7,500 00	
Gross assets, . . . . .	<hr/>	\$2,700,075 63
Deduct special deposits in other States, . . . . .	. . . . .	214,581 25
		<hr/>
Balance, . . . . .		\$2,485,494 38

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$85,436 16	
claimed and reported, . . . . .	70,623 00	
disputed or resisted, . . . . .	31,860 22	
	<hr/>	
Total amount of losses, . . . . .	\$187,919 38	
Less reinsurance, . . . . .	3,084 14	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$184,835 24	
Unearned premiums on outstanding risks, . . . . .	946,773 89	
Interest accrued, . . . . .	1,125 00	
	<hr/>	
Gross liabilities, except capital, . . . . .	\$1,132,734 13	
Deduct liabilities on special deposits, . . . . .	99,954 83	
	<hr/>	1,032,779 30
		<hr/>
Surplus as regards policy holders, . . . . .		\$1,452,715 08
Paid-up capital, . . . . .		1,000,000 00
		<hr/>
Surplus over capital, . . . . .		\$452,715 08

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\* Value of lands mortgaged, . . . . . \$137,000 00

Value of buildings thereon, . . . . . 151,100 00

Amount of insurance held as collateral, . . . . . 128,700 00



## INCOME.

Cash received for fire premiums, . . .	\$1,760,482 75	
Deduct reinsurance and return premiums, . .	243,538 80	
Net cash received for fire premiums, . . .	<u>          </u>	\$1,516,943 95
Interest received on mortgages, . . . . .		9,170 75
Interest and dividends received from all other sources, .		92,528 34
		<u>          </u>
Gross cash income, . . . . .		\$1,618,643 04

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$902,290 11	
Deduct salvage and reinsurance, . . . . .	12,439 23	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$889,850 88
Cash dividends paid, . . . . .		100,000 00
Cash paid for commissions and brokerage, . . . . .		250,907 77
for salaries of officers and employees, . . . . .		96,629 24
for State and local taxes, . . . . .		33,707 32
for incidentals, . . . . .		239,712 56
		<u>          </u>
Gross cash expenditures, . . . . .		\$1,610,807 77

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$150,193,690 00	\$1,492,929 89
written during 1884, . . . . .	172,776,647 00	1,763,184 54
	<u>          </u>	<u>          </u>
Total, . . . . .	\$322,970,337 00	\$3,256,114 43
Deduct risks expired and terminated, . . .	145,759,540 00	1,409,274 09
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$177,210,797 00	\$1,846,840 34
Deduct amount reinsured, . . . . .	2,981,897 00	30,483 91
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$174,228,900 00	\$1,816,356 43

## MISCELLANEOUS.

Premiums received from organization of company, . .	\$16,973,506 47
Losses paid from organization of company, . . . . .	8,105,483 21
Cash dividends declared from organization of company, .	1,601,000 00
Dividends declared during the year (10 per cent.), . .	100,000 00
Fire losses incurred during the year, . . . . .	975,571 26
Company's stock owned by directors, . . . . .	187,650 00

## GIRARD FIRE AND MARINE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated March, 1853. Commenced business May, 1853.]

PAID-UP CAPITAL, \$300,000.

ALFRED S. GILLETTE, *President*.EDWIN F. MERRILL, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$76,000 00	\$91,480 00
Philadelphia city bonds, . . . . .	10,000 00	13,200 00
Louisville city bonds, . . . . .	10,000 00	11,500 00
St. Louis city and county bonds, . . . . .	10,000 00	11,800 00
American S. S. Co. bonds, . . . . .	5,000 00	5,250 00
Union Pacific Railroad bonds, . . . . .	5,000 00	5,650 00
Connecting Railroad bonds, . . . . .	10,000 00	11,700 00
Pennsylvania Railroad bonds, . . . . .	10,000 00	12,300 00
Camden and Amboy Railroad bonds, . . . . .	13,000 00	14,040 00
Philadelphia and Erie Railroad bonds, . . . . .	10,000 00	11,100 00
Philadelphia and Reading Railroad bonds, . . . . .	5,000 00	1,900 00
Philadelphia and Reading Railroad scrip, . . . . .	1,750 00	665 00
Lehigh Navigation Company bonds, . . . . .	11,000 00	12,650 00
Susquehanna Coal Company bonds, . . . . .	3,000 00	3,300 00
Lancaster and Reading Railroad bonds, . . . . .	10,000 00	11,500 00
No. Pennsylvania Railroad bonds, . . . . .	5,000 00	6,350 00
Philadelphia and Darby Railroad bonds, . . . . .	2,250 00	1,800 00
Illinois township bonds, . . . . .	6,000 00	6,000 00
Philadelphia and Reading Railroad bonds, . . . . .	46,000 00	42,180 00
	<hr/>	<hr/>
	\$249,000 00	\$274,365 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares Schraeder M. and M. Co., . . . . .	\$7,800 00	} \$5,800 00
Real estate mortgage, . . . . .	10,000 00	
Allegheny Valley Railroad bonds, . . . . .	1,140 00	600 00
Temporary loan secured, . . . . .	3,100 00	3,100 00
	<hr/>	<hr/>
	\$22,040 00	\$9,500 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$328,800 00
Loans on mortgage of real estate (first liens*), . . . . .	503,449 99
Interest due or accrued thereon, . . . . .	7,124 13
Stocks, bonds, etc., as per schedule, . . . . .	274,365 00
Loans on collateral security, as per schedule, . . . . .	9,500 00

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\* Total value of property mortgaged, . . . . . \$1,647,952 00  
Amount of insurance held as collateral, . . . . . 267,875 00

# 226 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Cash in the office of the company, . . .	\$4,605 23	
deposited in bank, . . . . .	46,724 22	
Interest due and accrued, . . . . .	1,211 17	
Premiums in course of collection (gross), .	48,099 78	
Rents due and accrued, . . . . .	2,001 18	
Perpetual insurance deposit, . . . . .	1,782 00	
Gross assets, . . . . .	<u>          </u>	\$1,227,662 70

## LIABILITIES.

Losses claimed and reported, . . . . .	\$28,466 51	
disputed or resisted, . . . . .	2,994 51	
	<u>          </u>	
Total amount of losses, . . . . .	\$31,461 02	
Less reinsurance, . . . . .	1,000 00	
	<u>          </u>	
Net amount of unpaid losses, . . . . .	\$30,461 02	
Unearned premiums on outstanding risks, .	224,113 97	
Reclaimable on perpetual fire policies, .	117,836 76	
Due and accrued for rent, salaries, etc., .	2,522 60	
State and local taxes, . . . . .	355 48	
Commissions and brokerage, . . . . .	8,029 11	
Return premiums and reinsurance, . . .	2,954 47	
Gross liabilities, except capital, . . .	<u>          </u>	386,273 41
		<u>          </u>
Surplus as regards policy-holders, . . . . .		\$841,389 29
Paid-up capital, . . . . .		300,000 00
		<u>          </u>
Surplus over capital, . . . . .		\$541,389 29

## INCOME.

Cash received for fire premiums, . . . .	\$354,173 99	
Deduct reinsurance and return premiums, .	43,271 35	
Net cash received for fire premiums, . .	<u>          </u>	\$310,902 64
Cash rec'd for marine and inland prem's, .	\$318 20	
Deduct reinsurance and return premiums, .	93 50	
Net cash rec'd for marine and inl'd prem's,	<u>          </u>	224 70
Interest received on mortgages, . . . . .		31,661 24
Interest and dividends received from all other sources, .		17,720 87
Income from rents, . . . . .		18,343 48
Deposits received for perpetual fire risks, .	\$8,210 50	
	<u>          </u>	
Gross cash income, . . . . .		\$378,852 93

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$175,572 66	
Deduct salvage and reinsurance, . . . .	5,742 00	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$169,830 66

Net cash paid for marine and inland losses, . . . . .	\$1,437 91
Cash dividends paid, . . . . .	72,000 00
paid for commissions and brokerage, . . . . .	64,224 66
for salaries of officers and employees, . . . . .	35,658 66
for State and local taxes, . . . . .	22,928 69
for incidentals, . . . . .	30,235 17
Deposits returned on perpetual fire risks, . . . . .	\$2,852 19
<hr/>	
Gross cash expenditures, . . . . .	\$396,315 75

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$49,741,997 00	\$603,125 06
written during 1884, . . . . .	34,680,042 00	357,920 56
<hr/>		<hr/>
Total, . . . . .	\$84,422,039 00	\$961,045 62
Deduct risks expired and terminated, . . . . .	35,541,540 00	362,066 72
<hr/>		<hr/>
In force at end of year, . . . . .	\$48,880,499 00	\$598,978 90
Deduct amount reinsured, . . . . .	1,191,052 00	12,762 93
<hr/>		<hr/>
Net amount in force, . . . . .	\$47,689,447 00	\$586,215 97
Perpetual risks in force, . . . . .	\$4,626,248 00	\$130,929 73

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$6,477,443 00
Losses paid from organization of company, . . . . .	2,821,919 96
Cash dividends declared from organization of company, . . . . .	981,196 00
Dividends declared during the year (24 per cent), . . . . .	72,000 00
Fire losses incurred during the year, . . . . .	188,069 58
Marine and inland losses incurred during the year, . . . . .	1,437 91
Company's stock owned by directors, . . . . .	89,300 00

## GLENS FALLS INSURANCE COMPANY, GLENS FALLS, N. Y.

[Incorporated May, 1849. Commenced business May, 1850.]

PAID-UP CAPITAL, \$200,000.

R. M. LITTLE, *President*.J. L. CUNNINGHAM, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$450,000 00	\$520,975 00
N. Y. Cent. and Hudson River R. R. bonds, . . . . .	50,000 00	66,250 00
New York and Harlem Railroad bonds, . . . . .	50,000 00	64,250 00
N. Y. Cent. and Hudson River R. R. stock, . . . . .	100,000 00	86,000 00
First Nat'l Bank (Glens Falls) stock, . . . . .	10,000 00	17,500 00
<hr/>		<hr/>
	\$660,000 00	\$754,975 00

## SUMMARY OF ASSETS DEC. 31, 1884.

Cash value of unencumbered real estate, . . .	\$12,675 00	
Loans on mort. of real estate (first liens*), . . .	497,920 75	
Interest due or accrued thereon, . . . . .	4,267 25	
Stocks, bonds, etc., as per schedule, . . . . .	754,975 00	
Cash in the office of the company, . . . . .	3,700 54	
deposited in bank, . . . . .	54,254 94	
Interest due and accrued, . . . . .	1,500 00	
Premiums in course of collection (gross), . . . . .	38,731 71	
Gross assets,† . . . . .	<u>          </u>	\$1,368,025 19

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$17,142 44	
claimed and reported, . . . . .	17,518 00	
disputed or resisted, . . . . .	6,250 00	
Total amount of losses, . . . . .	<u>\$40,910 44</u>	
Less reinsurance, . . . . .	4,171 35	
Net amount of unpaid losses, . . . . .	<u>\$36,739 09</u>	
Unearned premiums on outstanding risks, . . . . .	461,675 84	
Commissions and brokerage, . . . . .	5,736 59	
Gross liabilities, except capital, . . . . .	<u>          </u>	504,151 52
Surplus as regards policy holders, . . . . .		<u>\$863,873 67</u>
Paid-up capital, . . . . .		200,000 00
Surplus over capital, . . . . .		<u>\$663,873 67</u>

## INCOME.

Cash received for fire premiums, . . . . .	\$581,180 64	
Deduct reinsurance and return premiums, . . . . .	71,692 77	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$509,487 87
Interest received on mortgages, . . . . .		21,487 39
and dividends received from all other sources, . . . . .		30,880 81
Income from rents, . . . . .		225 00
Gross cash income, . . . . .		<u>\$562,081 07</u>

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$326,532 54	
Deduct salvage and reinsurance, . . . . .	14,272 31	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$312,260 23

\* Value of lands mortgaged, . . . . . \$552,325 00  
Value of buildings thereon, . . . . . 530,875 00

† Including \$200,000 Special Reserve Fund held under New York law.

Cash dividends paid, . . . . .	\$20,000 00
paid for commissions and brokerage, . . . . .	91,382 50
for salaries of officers and employees, . . . . .	35,143 50
for State and local taxes, . . . . .	10,678 28
for incidentals, . . . . .	40,428 45
	<hr/>
Gross cash expenditures, . . . . .	\$509,892 96

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$78,646,738 00	\$777,580 46
written during 1884, . . . . .	56,786,321 00	590,072 11
	<hr/>	<hr/>
Total, . . . . .	\$135,433,059 00	\$1,367,652 57
Deduct risks expired and terminated, . . . . .	47,907,493 00	489,812 20
	<hr/>	<hr/>
In force at end of year, . . . . .	\$87,525,566 00	\$877,840 37
Deduct amount reinsured, . . . . .	1,184,194 00	14,681 28
	<hr/>	<hr/>
Net amount in force, . . . . .	\$86,341,372 00	\$863,159 09

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$6,164,069 56
Losses paid from organization of company, . . . . .	3,332,087 10
Cash dividends declared from organization of company, . . . . .	350,000 00
Dividends declared during the year (10 per cent.), . . . . .	20,000 00
Fire losses incurred during the year, . . . . .	311,209 04
Company's stock owned by directors, . . . . .	72,180 00

## GREAT WESTERN INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated September, 1855. Commenced business October, 1855.]

PAID-UP CAPITAL, \$662,080.

FERDINAND MOTZ, *President.*WM. T. LOCKWOOD, *Secretary.*

## SUMMARY OF ASSETS, DEC. 31, 1884.

United States bonds, . . . . .	\$730,800 00
Cash in the office of the company, . . . . .	205 71
deposited in bank, . . . . .	40,356 59
Interest due and accrued, . . . . .	10,262 50
Premiums in course of collection (gross), . . . . .	85,387 05
Notes taken for marine and inland risks, . . . . .	40,782 04
Advanced on account of claim, . . . . .	2,362 44
	<hr/>
Gross assets, . . . . .	\$910,156 33



## LIABILITIES.

Losses adjusted, unpaid, . . . .	\$12,007 72	
claimed and reported, . . . .	43,450 00	
disputed or resisted, . . . .	55,900 00	
	<hr/>	
Total amount of losses, . . . .	\$111,357 72	
Less reinsurance, . . . . .	28,725 00	
	<hr/>	
Net amount of unpaid losses, . . . .	\$82,632 72	
Unearned premiums on outstanding risks, .	77,987 00	
Unpaid scrip ordered to be redeemed, .	2,600 00	
Interest due or accrued on scrip, . . . .	5,928 51	
Dividends to stockholders unpaid, . . . .	1,617 40	
Due for reinsurance, . . . . .	6,188 75	
Miscellaneous, . . . . .	265 70	
Gross liabilities, except capital, . . . .	<hr/>	\$177,220 08
Surplus as regards policy holders, . . . .		\$732,936 25
Paid-up capital, . . . . .		662,080 00
		<hr/>
Surplus over capital, . . . . .		\$70,856 25

## INCOME.

Cash rec'd for marine and inland premiums, .	\$577,019 42	
Deduct reinsurance and return premiums, .	129,195 09	
Net cash rec'd for marine and inland prem., .	<hr/>	\$447,824 33
Interest and dividends received from all sources, . . . .		28,681 73
		<hr/>
Gross cash income, . . . . .		\$476,506 06

## EXPENDITURES.

Cash paid for marine and inland losses, . .	\$416,272 03	
Deduct salvage and reinsurance, . . . .	75,297 72	
Net cash paid for marine and inland losses, .	<hr/>	\$340,974 31
Cash dividends paid, . . . . .		29 40
paid for commissions and brokerage, . . . .		38,066 87
for salaries of officers and employees, . . . .		38,817 37
for State and local taxes, . . . . .		4,305 40
		<hr/>
Gross cash expenditures, . . . . .		\$422,193 35

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1883, .	\$6,225,215 00	\$74,743 68
written during 1884, . . . . .	47,615,258 00	560,768 48
	<hr/>	<hr/>
Total, . . . . .	\$53,840,473 00	\$635,512 16
Deduct risks expired and terminated, . .	46,587,437 00	549,900 16
	<hr/>	<hr/>
In force at end of year, . . . . .	\$7,253,036 00	\$85,612 00
Deduct amount reinsured, . . . . .	645,989 00	7,625 00
	<hr/>	<hr/>
Net amount in force, . . . . .	\$6,607,047 00	\$77,987 00

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$38,348,211 00
Losses paid from organization of company, . . . . .	27,016,013 11
Cash dividends declared from organization of company, . . . . .	2,965,085 00
Marine and inland losses incurred during the year, . . . . .	380,312 75
Company's stock owned by directors, . . . . .	198,200 00

## GREENWICH INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated May 5, 1834. Commenced business January 1, 1835.]

PAID-UP CAPITAL, \$200,000.

SAMUEL C. HARRIOT, *President*.MASON A. STONE, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$255,000 00	\$304,975 00
District of Columbia bonds, . . . . .	125,000 00	144,375 00
Harlem River and Portchester R.R. bonds, . . . . .	10,000 00	12,600 00
N. Y. Central and Hudson River R.R. b'ds, . . . . .	50,000 00	51,500 00
Albany and Susquehanna Railroad bonds, . . . . .	80,000 00	96,000 00
700 shares National Broadway Bank, . . . . .	17,500 00	45,500 00
	<hr/>	<hr/>
	\$537,500 00	\$654,950 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Chicago and Alton Railroad bonds, . . . . .	\$2,310 00	\$1,800 00
Union Pacific Railroad bonds, . . . . .	2,340 00	2,000 00
5 shares American Exchange Fire Ins. Co., . . . . .	550 00	400 00
50 " Bowery National Bank, . . . . .	7,500 00	5,000 00
St. Louis and Iron Mountain R.R. bonds, . . . . .	5,250 00	11,000 00
Chic., Milwaukee and St. Paul R.R. bonds, . . . . .	5,950 00	
St. L., Kansas City and Northern R.R. b'ds, . . . . .	2,040 00	
20 shares Central Gas Light Company, . . . . .	8,500 00	17,500 00
87 " Williamsburgh Gas Light Co., . . . . .	5,000 00	
50 " Jersey City Insurance Company, . . . . .	2,500 00	
Central Gas Light Company certs., . . . .	6,000 00	
United States bonds, . . . . .	5,662 50	5,000 00
640 shares Chatham National Bank, . . . . .	24,000 00	16,600 00
	<hr/>	<hr/>
	\$77,602 50	\$59,300 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$175,000 00
Loans on mortgage of real estate (first liens*), . . . . .	22,000 00

* Value of lands mortgaged, . . . . .	\$57,000 00
Value of buildings thereon, . . . . .	17,500 00
Amount of insurance held as collateral, . . . . .	25,500 00

Interest due or accrued thereon, . . . . .	\$270 00	
Stocks, bonds, etc., as per schedule, . . . . .	654,950 00	
Loans on collateral security, as per schedule, . . . . .	59,300 00	
Cash in the office of the company, . . . . .	9,521 45	
deposited in bank, . . . . .	121,169 96	
Interest due and accrued, . . . . .	2,497 83	
Premiums in course of collection (gross), . . . . .	86,687 75	
Notes taken for marine and inland risks, . . . . .	1,293 00	
Rents due and accrued, . . . . .	1,208 33	
Gross assets, . . . . .	<u>          </u>	\$1,133,898 32

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$6,709 86	
claimed and reported, . . . . .	110,579 01	
disputed or resisted, . . . . .	12,198 80	
	<u>          </u>	
Total amount of losses, . . . . .	\$129,487 67	
Less reinsurance, . . . . .	4,800 00	
	<u>          </u>	
Net amount of unpaid losses, . . . . .	\$124,687 67	
Unearned premiums on outstanding risks, . . . . .	536,656 81	
State and local taxes, . . . . .	2,000 00	
Commissions and brokerage, . . . . .	19,000 00	
Return premiums, . . . . .	500 00	
Gross liabilities, except capital, . . . . .	<u>          </u>	682,844 48
		<u>          </u>
Surplus as regards policy holders, . . . . .		\$451,053 84
Paid-up capital, . . . . .		200,000 00
		<u>          </u>
Surplus over capital, . . . . .		\$251,053 84

## INCOME.

Cash received for fire premiums, . . . . .	\$767,624 48	
Deduct reinsurance and return premiums, . . . . .	58,570 46	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$709,054 02
Cash rec'd for marine and inland premiums, . . . . .	\$123,822 28	
Deduct reinsurance and return premiums, . . . . .	12,056 09	
Net cash rec'd for marine and inland prems., . . . . .	<u>          </u>	111,766 19
Interest received on mortgages, . . . . .		1,512 38
and dividends received from all other sources, . . . . .		27,208 50
Income from rents, . . . . .		12,864 94
from return tax, etc., . . . . .		801 77
		<u>          </u>
Gross cash income, . . . . .		\$863,207 80

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$425,219 07	
Deduct salvage and reinsurance, . . . . .	35,787 67	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$389,431 40
Cash paid for marine and inland losses, . . . . .	\$53,276 26	
Deduct salvage and reinsurance, . . . . .	7,558 07	
Net cash paid for marine and inland losses, . . . . .	<u>          </u>	45,718 19
Cash dividends paid, . . . . .		60,000 00
paid for commissions and brokerage, . . . . .		184,279 07
for salaries of officers and employees, . . . . .		42,684 43
for State and local taxes, . . . . .		10,211 30
for incidentals, . . . . .		31,767 35
		<u>          </u>
Gross cash expenditures, . . . . .		\$764,091 74

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$154,538,663 00	\$740,288 00
written during 1884, . . . . .	158,467,674 00	807,866 00
	<u>          </u>	<u>          </u>
Total, . . . . .	\$313,006,337 00	\$1,548,154 00
Deduct risks expired and terminated, . . . . .	119,659,098 00	551,050 00
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$193,347,239 00	\$997,104 00
Deduct amount reinsured, . . . . .	4,744,741 00	38,597 00
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$188,602,498 00	\$958,507 00
Marine risks outstanding Dec. 31, 1883, . . . . .	\$2,171,916 00	\$45,871 00
written during 1884, . . . . .	32,690,793 00	127,477 00
	<u>          </u>	<u>          </u>
Total, . . . . .	\$34,862,709 00	\$173,348 00
Deduct risks expired and terminated, . . . . .	31,664,793 00	107,956 00
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$3,197,916 00	\$65,392 00
Deduct amount reinsured, . . . . .	19,750 00	554 00
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$3,178,166 00	\$64,838 00

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$5,415,783 27
Losses paid from organization of company, . . . . .	2,717,840 73
Cash dividends declared from organization of company, . . . . .	1,878,000 00
Dividends declared during the year (30 per cent.), . . . . .	60,000 00
Fire losses incurred during the year, . . . . .	449,172 69
Marine and inland losses incurred during the year, . . . . .	82,238 20
Company's stock owned by directors, . . . . .	77,025 00

## GUARDIAN FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated February, 1865. Commenced business February, 1865.]

PAID-UP CAPITAL, \$200,000.

WILLIAM C. THOMPSON, *President*.WALTER K. PAYE, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
District of Columbia bonds, . . . .	\$200,000 00	\$229,000 00
Harlem River and Portchester R. R. bonds, . . . .	15,000 00	17,250 00
	<hr/>	<hr/>
	\$215,000 00	\$246,250 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$5,500 00	
Interest due or accrued thereon, . . . .	75 00	
Stocks, bonds, etc., as per schedule, . . . .	246,250 00	
Cash in the office of the company, . . . .	1,493 33	
deposited in bank, . . . .	1,542 21	
Premiums in course of collection (gross), . . . .	6,430 76	
Gross assets, . . . .	<hr/>	\$261,291 30

## LIABILITIES.

Losses claimed and reported, . . . .	\$2,925 00	
Unearned premiums on outstanding risks, . . . .	30,148 47	
Due and accrued for rent, salaries, etc., . . . .	500 00	
Due for borrowed money, . . . .	8,500 00	
Commissions and brokerage, . . . .	600 00	
Gross liabilities, except capital, . . . .	<hr/>	42,673 47
Surplus as regards policy-holders, . . . .		\$218,617 83
Paid-up capital, . . . .		200,000 00
		<hr/>
Surplus over capital, . . . .		\$18,617 83

## INCOME.

Cash received for fire premiums, . . . .	\$63,734 69	
Deduct reinsurance and return premiums, . . . .	8,560 82	
Net cash received for fire premiums, . . . .	<hr/>	\$55,173 87
Interest received on mortgages, . . . .		420 00
and dividends received from all other sources, . . . .		8,200 00
Income from return tax, . . . .		666 04
		<hr/>
Gross cash income, . . . .		\$64,459 91

\* Value of lands mortgaged, . . . . \$8,000 00  
Value of buildings thereon, . . . . 12,500 00  
Amount of insurance held as collateral, . . . . 12,000 00

## EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$23,314 66
Cash dividends paid, . . . . .	6,000 00
paid for commissions and brokerage, . . . . .	13,550 55
for salaries of officers and employees, . . . . .	10,940 87
for State and local taxes, . . . . .	820 52
for incidentals, . . . . .	7,170 95
Gross cash expenditures, . . . . .	\$61,797 55

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$9,701,449 00	\$57,789 04
written during 1884, . . . . .	10,649,300 00	63,734 69
Total, . . . . .	\$20,350,749 00	\$121,523 73
Deduct risks expired and terminated, . . . . .	11,908,070 00	59,440 45
In force at end of year, . . . . .	\$8,442,679 00	\$62,083 28
Deduct amount reinsured, . . . . .	376,400 00	2,426 14
Net amount in force, . . . . .	\$8,066,279 00	\$59,657 14

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$1,516,507 00
Losses paid from organization of company, . . . . .	926,507 00
Cash dividends declared from organization of company, . . . . .	227,000 00
Dividends declared during the year (3 per cent.), . . . . .	6,000 00
Fire losses incurred during the year, . . . . .	22,262 00
Company's stock owned by directors, . . . . .	85,000 00

## HANOVER FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April, 1852. Commenced business April, 1852.]

PAID-UP CAPITAL, \$1,000,000.

BENJ. S. WALCOTT, *President*.I. REMSEN LANE, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$1,325,000 00	\$1,570,926 25
Connecticut State bonds, . . . . .	20,000 00	21,900 00
Missouri State bonds, . . . . .	27,000 00	28,545 00
Brooklyn city bonds, . . . . .	30,000 00	42,600 00
New York and Harlem Railroad bonds, . . . . .	25,000 00	32,125 00
Erie Railroad bonds, . . . . .	54,000 00	64,530 00



	Par value.	Market value.
Union Pacific Railroad bonds, . . .	\$75,000 00	\$86,375 00
Cairo and Fulton Railroad bonds, . . .	25,000 00	27,187 50
New York Elevated Railroad bonds, . . .	20,000 00	24,000 00
Kansas Pacific Railroad bonds, . . .	50,000 00	46,500 00
Richmond and Allegheny Railroad bonds, .	25,000 00	12,750 00
Flint and Pere Marquette R. R. bonds, .	30,000 00	34,350 00
Chic., Mil. and St. Paul Railroad bonds, .	25,000 00	24,125 00
Chic., Burl. and Quincy R. R. bonds, . .	25,000 00	23,562 50
Norfolk and Western Railroad bonds, . .	5,000 00	4,750 00
Richmond and Danville Railroad bonds, .	25,000 00	24,062 50
New York, Chic. and St. Louis R. R. bonds,	10,000 00	9,250 00
Milwaukee and St Paul R. R. bonds, . . .	6,000 00	7,260 00
Mo., Kansas and Texas R. R. bonds, . . .	5,000 00	5,250 00
St. Louis and Iron Mountain R. R. bonds, .	5,000 00	5,625 00
Rennselaer and Saratoga R. R. stock, . .	10,000 00	14,500 00
Metropolitan Nat'l Bank stock, . . . .	7,500 00	1,875 00
Am. Exchange Nat'l Bank stock, . . . .	15,000 00	17,550 00
Central Trust Co. stock, . . . . .	10,000 00	30,000 00
	<hr/>	<hr/>
	\$1,854,500 00	\$2,159,598 75

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
25 shares Hanover National Bank, . . .	\$3,500 00	\$1,500 00
30 " Am. Exchange Nat'l Bank, . . .	3,510 00	2,400 00
	<hr/>	<hr/>
	\$7,010 00	\$3,900 00

#### SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mort. of real estate (first liens*),	\$156,250 00	
Interest due or accrued thereon, . . . .	1,402 50	
Stocks, bonds, etc., as per schedule, . .	2,159,598 75	
Loans on collateral security, as per schedule,	3,900 00	
Cash in the office of the company, . . . .	27,289 99	
deposited in bank, . . . . .	63,479 10	
Interest due and accrued, . . . . .	9,156 17	
Premiums in course of collection (gross), .	117,936 35	
Mississippi deposit, . . . . .	7,500 00	
Prem. more than 3 mos. due, . \$2,453 11		
Gross assets, . . . . .	<hr/>	\$2,546,512 86
Deduct special deposits in other States, . .		124,456 25
		<hr/>
Balance, . . . . .		\$2,422,056 61

\* Value of lands mortgaged, . . . . \$143,000 00  
Value of buildings thereon, . . . . 183,000 00  
Amount of insurance held as collateral, . 149,750 00

## LIABILITIES.

Losses adjusted, unpaid, . . . .	\$72,955 09	
claimed and reported, . . . .	65,260 90	
disputed or resisted, . . . .	28,414 07	
	<hr/>	
Total amount of losses, . . . .	\$166,630 06	
Less reinsurance, . . . . .	471 17	
	<hr/>	
Net amount of unpaid losses, . . . .	\$166,158 89	
Unearned premiums on outstanding risks, .	919,616 89	
Commissions and brokerage, . . . .	1,290 00	
	<hr/>	
Gross liabilities, except capital, . . .	\$1,087,065 78	
Deduct liabilities on special deposits, . .	53,328 37	
	<hr/>	\$1,033,737 41
	<hr/>	
Surplus as regards policy-holders, . . .	\$1,388,319 20	
Paid-up capital, . . . . .	1,000,000 00	
	<hr/>	
Surplus over capital, . . . . .	\$388,319 20	

## INCOME.

Cash received for fire premiums, . . .	\$1,579,069 06	
Deduct reinsurance and return premiums, .	163,570 47	
Net cash received for fire premiums, . .	<hr/>	\$1,415,498 59
Interest received on mortgages, . . . .	9,399 25	
and dividends received from all other sources, .	95,283 84	
	<hr/>	
Gross cash income, . . . . .	\$1,520,181 68	

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$876,786 82	
Deduct salvage and reinsurance, . . . .	17,157 38	
Net cash paid for fire losses, . . . .	<hr/>	\$859,629 44
Cash dividends paid, . . . . .	100,000 00	
paid for commissions and brokerage, . . . .	227,574 95	
for salaries of officers and employees, . .	58,577 86	
for State and local taxes, . . . .	35,057 66	
for incidentals, . . . . .	292,275 20	
	<hr/>	
Gross cash expenditures, . . . . .	\$1,573,115 11	

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, .	\$140,379,837 00	\$1,482,562 02
written during 1884, . .	144,248,519 00	1,580,661 57
Total, . . . . .	\$284,628,356 00	\$3,063,223 59
Deduct risks expired and terminated, .	124,095,304 00	1,269,758 68
In force at end of year, . . . .	\$160,533,052 00	\$1,793,464 91
Deduct amount reinsured, . . . .	2,782,400 00	24,822 92
Net amount in force, . . . .	\$157,750,652 00	\$1,768,641 99

## MISCELLANEOUS.

Premiums received from organization of company, .	\$15,420,346 76
Losses paid from organization of company, . . . .	8,268,479 12
Cash dividends declared from organization of company, .	1,409,500 00
Dividends declared during the year (10 per cent.), . .	100,000 00
Fire losses incurred during the year, . . . . .	916,290 92
Company's stock owned by directors, . . . . .	164,100 00

## HARTFORD FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1810. Commenced business August, 1810.]

PAID-UP CAPITAL, \$1,250,000.

GEORGE L. CHASE, *President*.C. B. WHITING, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Hartford National Bank stock, . . . .	\$51,100 00	\$89,425 00
Phoenix National Bank stock, . . . .	46,700 00	70,050 00
Connecticut River Bank stock, . . . .	5,000 00	4,750 00
American National Bank stock, . . . .	15,000 00	20,250 00
Charter Oak National Bank stock, . . . .	20,000 00	28,000 00
Farmers' and Mechanics' Nat'l Bank stock,	18,200 00	19,110 00
Mercantile National Bank stock, . . . .	15,000 00	15,750 00
First National Bank stock, . . . . .	17,200 00	17,544 00
Ætna National Bank stock, . . . . .	31,500 00	37,170 00
City National Bank stock, . . . . .	20,800 00	13,520 00
Conn. Trust and Safe Deposit Co. stock, .	23,000 00	29,440 00
American Exch. National B'nk stock, N. Y.,	20,000 00	23,800 00
National Bank of Commerce stock, N. Y., .	10,000 00	14,700 00
Importers' and Traders' N'l B'k st'k, N. Y.,	30,000 00	77,100 00
Bank of America stock, N. Y., . . . .	30,000 00	45,600 00
Manhattan Company Bank stock, N. Y., .	10,000 00	14,650 00
Merchants' National Bank stock, N. Y, .	16,700 00	25,050 00

	Par value.	Market value.
Union National Bank stock, N. Y., . . .	\$8,000 00	\$12,000 00
Bank of North America stock, N. Y., . . .	7,000 00	7,070 00
Metropolitan National Bank stock, N. Y., .	22,500 00	12,600 00
Blackstone National Bank stock, Boston, .	10,600 00	10,865 00
National Bank of Commerce stock, Boston,	3,200 00	3,656 00
Second National Bank stock, Boston, . . .	10,900 00	16,459 00
Hide and Leather Nat'l B'k stock, Boston, .	2,400 00	2,718 00
Atlantic National Bank stock, Boston, . . .	3,900 00	5,908 50
First National Bank stock, Boston, . . .	10,000 00	19,700 00
Boylston National Bank stock, Boston, . .	12,500 00	14,375 00
Merchants' B'k (in liquidation) st'k, St. Louis,	10,000 00	1,000 00
Union Nat'l Bank stock, Albany, . . .	6,200 00	8,060 00
First National Bank stock, Albany, . . .	5,000 00	8,500 00
Montreal Bank stock, Montreal, . . .	30,000 00	56,400 00
Ontario Bank stock, Bowmansville, . . .	6,500 00	6,890 00
Connecticut River Company stock, . . .	12,000 00	3,000 00
Connecticut River Railroad Company, . . .	2,000 00	3,240 00
N. Y., N. H. and Hartford R. R. Company,	70,000 00	124,600 00
Chic., Rock Island and Pacific R. R. Co., .	20,000 00	21,600 00
Chicago and No. Western R. R. Co., . . .	20,000 00	24,700 00
Chicago and No. Western R. R. Co., . . .	50,000 00	43,000 00
Chic., Burl. and Quincy Railroad Co., . .	66,000 00	77,880 00
Chic., Milwaukee and St. Paul R. R. Co., .	40,000 00	30,000 00
Union Pacific Railroad Co., . . .	20,000 00	9,700 00
United States bonds, . . . . .	205,000 00	231,650 00
Tennessee State bonds, . . . . .	33,000 00	13,860 00
Alabama State bonds, class A, . . . .	10,000 00	8,400 00
South Carolina consols, . . . . .	14,500 00	15,660 00
Toledo, Ohio, Water Works bonds, . . .	5,000 00	6,250 00
Harlem Riv. and Port Chester R. R. bonds,	50,000 00	65,000 00
New Brunswick, N. J., city bonds, . . .	45,000 00	49,500 00
Pawtucket, R. I., town bonds, . . . .	75,000 00	90,000 00
Dubuque, Iowa, city bonds, . . . . .	25,000 00	28,000 00
Des Moines, Iowa, city bonds, . . . .	50,000 00	57,500 00
Chic. and West Indiana Railroad bonds, .	75,000 00	84,000 00
Minneapolis Union Railway bonds, . . .	50,000 00	55,000 00
Minnesota State bonds, . . . . .	3,000 00	3,000 00
Clev., Col., Cin. and Ind. Railway bonds, .	8,000 00	9,600 00
Nashville and Decatur bonds, . . . .	50,000 00	60,000 00
		<hr/>
		\$1,527,400 00 \$1,847,250 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
600 shares N. Y., L. E. and Western R.R., .	\$16,400 00	\$68,275 00
950 " Norfolk and Western R. R., . . .	19,000 00	
200 " New London and North'n R.R., . .	23,400 00	
Fort Worth and Denver City R. R. bonds, .	18,900 00	

	Market value.	Loaned thereon.
1,400 shares N. Y., L. E. and West'n R. R.,	\$19,600 00	\$146,850 00
900 " N. Y. Cent. and H. Riv. R. R.,	79,200 00	
100 " L. S. and Mich. South'rn R. R.,	6,200 00	
134 " Ætna Insurance Company, .	30,150 00	
108 " National Insurance Company,	12,420 00	
100 " Chic, R. I. and Pacific R. R., .	10,800 00	45,000 00
50 " Eagle Lock Company, . . .	3,000 00	
Cincinnati and Springfield R. R. bonds, .	1,000 00	
Indianapolis and Cincinnati R. R. bonds, .	3,000 00	
St. Louis, K. C. and Northern R. R. bonds,	10,000 00	
Quincy and Toledo R. R. bonds, . . . .	1,900 00	21,000 00
Decatur and East St. Louis R. R. bonds, .	2,850 00	
Wabash, St. Louis and Pacific R. R. bonds,	7,200 00	
Toledo, Peoria and Wabash R. R. bonds, .	4,000 00	
40 shares Yale and Towne Manuf'g Co., .	4,000 00	
150 " American Tel. and Cable Co., .	7,800 00	50,000 00
50 " N. Y. and N. H. Railroad, . . .	8,750 00	
100 " N. Y. Cent. and Hud. Riv. R. R.,	8,700 00	
Little Rock, M. R. and Texas R. R. bonds, .	8,800 00	
50 shares Travellers' Insurance Company,	13,500 00	
80 " P. and F. Corbin Corp., . . . .	3,500 00	20,000 00
Wabash, St. Louis and Pacific R. R. bonds,	45,500 00	
Peoria and Pekin Union R. R. bonds, . .	20,000 00	
414 shares Citizens' R. R. Co. (St. Louis), .	41,400 00	20,000 00
	<u>\$430,970 00</u>	<u>\$351,125 00</u>

## SUMMARY OF ASSETS DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$639,675 60	
Loans on mortgage of real estate (first liens*),	972,888 89	
Interest due or accrued thereon, . . . .	17,213 66	
Stocks, bonds, etc., as per schedule, . .	1,847,250 50	
Loans on collateral security, as per schedule,	351,125 00	
Cash in the office of the company, . . . .	479 50	
deposited in bank, . . . . .	294,046 14	
Interest due and accrued, . . . . .	5,826 19	
Premiums in course of collection (gross), .	347,772 36	
Rents due and accrued, . . . . .	3,782 09	
Non-resident tax due, . . . . .	11,770 08	
Gross assets, . . . . .	<u>          </u>	\$4,491,830 01
Deduct special deposits in other States, . .	. . . . .	252,395 20
Balance, . . . . .		<u>\$1,239,434 81</u>

\* Value of lands mortgaged, . . . . . \$1,125,000 00  
Value of buildings thereon, . . . . . 1,354,500 00  
Amount of insurance held as collateral, . . 715,578 00



## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$68,325 67	
claimed and reported, . . . . .	152,045 71	
disputed or resisted, . . . . .	38,598 31	
Unearned premiums on outstanding risks, .	1,719,707 67	
Commissions and brokerage, . . . . .	33,750 00	
		<hr/>
Gross liabilities, except capital, . . . .	\$2,012,427 36	
Deduct liabilities on special deposits, . .	142,998 84	
		<hr/>
		\$1,869,428 52
Surplus as regards policy-holders, . . .		\$2,370,006 29
Paid-up capital, . . . . .		1,250,000 00
		<hr/>
Surplus over capital, . . . . .		\$1,120,006 29

## INCOME.

Cash received for fire premiums, . . . .	\$2,683,120 21	
Deduct reinsurance and return premiums, .	340,220 87	
Net cash received for fire premiums, . .		<hr/>
		\$2,342,899 34
Interest received on mortgages, . . . . .		59,767 72
Interest and dividends received from all other sources, .		131,538 70
Income from rents, . . . . .		27,945 20
		<hr/>
Gross cash income, . . . . .		\$2,562,150 96

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$1,674,199 31	
Deduct salvage and reinsurance, . . . .	150,904 80	
Net cash paid for fire losses, . . . . .		<hr/>
		\$1,523,294 51
Cash dividends paid, . . . . .		250,000 00
Cash paid for commissions and brokerage, .		345,920 96
for salaries of officers and employees, .		169,274 64
for State and local taxes, . . . . .		47,496 48
for incidentals, . . . . .		171,845 92
		<hr/>
Gross cash expenditures, . . . . .		\$2,507,832 51

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, .	\$264,117,145 00	\$3,193,318 75
written during 1884, . . . . .	215,184,607 00	2,683,018 11
		<hr/>
Total, . . . . .	\$479,301,752 00	\$5,876,336 86
Deduct risks expired and terminated, .	195,879,558 00	2,418,129 52
		<hr/>
In force at end of year, . . . . .	\$283,422,194 00	\$3,458,207 34
Deduct amount reinsured, . . . . .	8,044,023 00	101,953 90
		<hr/>
Net amount in force, . . . . .	\$275,378,171 00	\$3,356,253 44



## MISCELLANEOUS.

Premiums received from organization of company, .	\$45,724,398 89
Losses paid from organization of company, . . .	28,710,925 20
Cash dividends declared from organization of company, .	5,063,100 00
Dividends declared during the year (20 per cent.), . .	250,000 00
Fire losses incurred during the year, . . . . .	1,522,282 13
Company's stock owned by directors, . . . . .	164,100 00

## HOME INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April, 1853. Commenced business April 13, 1853.]

PAID-UP CAPITAL, \$3,000,000.

CHARLES J. MARTIN, *President*. JOHN H. WASHBURN, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$2,075,000 00	\$2,732,635 00
District of Columbia bonds, . . . . .	100,000 00	113,000 00
Mississippi State bonds, . . . . .	20,000 00	20,000 00
Central Iowa Railroad bonds, . . . . .	50,000 00	32,500 00
Ohio and West Virginia Railroad bonds, .	100,000 00	117,000 00
Peoria, Decatur and Evansville R.R. bonds,	100,000 00	98,000 00
Delaware and Hudson Canal Co. bonds, .	100,000 00	116,000 00
N. Y., Chicago and St. Louis R.R. bonds, .	100,000 00	92,500 00
Clev., Col., Cin. and Ind. Railroad bonds, .	100,000 00	119,000 00
Tol., Ann Arbor and Grand Trunk R.R. b'ds,	100,000 00	93,000 00
Rochester and Pittsburgh R.R. bonds, .	100,000 00	90,000 00
N. Y., L. E. and Western Railroad bonds, .	200,000 00	209,000 00
Lou., N. A. and Chicago Railroad bonds, .	100,000 00	92,000 00
Chic., St. Paul, Minn. and Omaha R.R. b'ds,	50,000 00	55,500 00
Dunkirk, Warren and Pittsburgh R.R. b'ds,	75,000 00	87,000 00
Albemarle and Chesapeake Railroad bonds,	50,000 00	56,000 00
Jeff., Madison and Indianapolis R.R. bonds,	20,000 00	23,000 00
East Tenn., Virginia and Georgia R.R. b'ds,	50,000 00	21,625 00
New York City bonds, . . . . .	200,000 00	202,000 00
1,400 shares N. Y., C. and H. R. R.R. bonds,	140,000 00	120,400 00
1,000 " Fort Wayne & Jackson R.R. b'ds,	100,000 00	93,000 00
100 " Missouri Pacific R.R. bonds, .	10,000 00	9,050 00
100 " Hanover National Bank, N. Y.,	10,000 00	14,000 00
200 " Am. Exchange Nat'l B'k, N. Y.,	20,000 00	23,700 00
80 " Fourth National Bank, N. Y., .	8,000 00	9,200 00
125 " St. Nicholas Nat'l Bank, N. Y.,	12,500 00	15,625 00
225 " Metropolitan Nat'l Bank, N. Y.,	22,500 00	5,625 00
200 " Mercantile Nat'l Bank, N. Y., .	20,000 00	23,000 00
300 " Merchants' Ex. Nat'l B'k, N. Y.,	15,000 00	13,500 00
160 " Chatham Nat'l Bank, N. Y., .	4,000 00	6,000 00

	Par value.	Market value.
100 shares Nat'l B'k of Commerce, N. Y.,	\$10,000 00	\$14,150 00
150 " Nat'l Butchers' & Drovers', N.Y.,	3,750 00	5,625 00
200 " Bank of America, New York, .	20,000 00	29,400 00
200 " Manhattan Company, N. Y., .	10,000 00	15,000 00
	<hr/>	<hr/>
	\$4,095,750 00	\$4,767,035 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
227 shares Union Trust Company, . . .	\$77,180 00	\$20,000 00
200 " Chatham National Bank, . . .	7,500 00	5,000 00
Pitts., F. W. and Chicago Railroad bonds, .	1,380 00	1,000 00
Houston and Texas Central Railroad bonds,	1,060 00	600 00
Fonda, Johnstown and G. R.R. bonds, .	63,250 00	45,000 00
200 shares Broadway Bank, . . .	11,000 00	} 40,000 00
800 " Brooklyn City Railroad, . . .	17,200 00	
130 " Manhattan Gas Light, . . .	16,575 00	
125 " 42d St. and Grand St. F. R.R., .	31,250 00	
20 " Western Union Telegraph, . . .	1,080 00	600 00
840 " Chatham National Bank, . . .	31,500 00	24,000 00
Cleve., Youngstown and Pitts. R.R. bonds, .	28,125 00	25,000 00
United States bonds, . . . . .	6,143 75	5,000 00
Pitts., Bradford and Buffalo R.R. bonds, .	2,340 00	1,500 00
Lackawanna and Pittsburgh R.R. bonds, .	72,000 00	} 60,000 00
Parker Creek Coal and Iron Co. bonds, .	7,500 00	
7½ shares Continental National Bank . .	825 00	650 00
20 " Nat'l German American Bank, . .	2,200 00	1,500 00
100 " Chic., Mil. and St Paul R.R. b'ds,	10,250 00	} 10,000 00
Scotland County (Mo.) bonds, . . . .	3,300 00	
N. Y., Chicago and St. Paul Railroad bonds,	920 00	750 00
100 shares Chatham National Bank, . . .	3,750 00	2,750 00
8 " Morris and Essex Railroad, . . .	456 00	200 00
30 " St. Nicholas Bank, . . . . .	3,750 00	3,000 00
Peoria, Decatur and Evansville R.R. bonds,	4,900 00	3,000 00
Knoxville Water Works bonds, . . . .	6,000 00	4,500 00
	<hr/>	<hr/>
	\$411,434 75	\$254,050 00

## SUMMARY OF ASSETS, DEC. 31, 1884.\*

Cash value of unencumbered real estate, . \$655,183 97  
 Loans on mortgage of real estate (first liens†), 1,005,400 00

\* The company holds, also, instalment premium notes to the amount of \$548,453.29 which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value is attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the reinsurance liability, the entire sum consisting of "unearned premiums."

† Value of lands mortgaged, . . . . \$1,391,950 00  
 Value of buildings thereon, . . . . 1,031,550 00  
 Amount of insurance held as collateral, . . 789,000 00

Interest due or accrued thereon, . . . . .	\$23,022 85
Stocks, bonds, etc., as per schedule, . . . . .	4,767,035 00
Loans on collateral security, as per schedule, . . . . .	254,050 00
Cash deposited in bank, . . . . .	251,736 41
Interest due and accrued, . . . . .	82,659 60
Premiums in course of collection (net), . . . . .	298,598 23
Notes taken for fire risks, . . . . .	57,404 49
Premiums more than 3 mos. due, \$5,383 78	
Gross assets, . . . . .	————— \$7,395,090 55
Deduct special deposits in other States, . . . . .	196,000 00
Balance, . . . . .	————— \$7,199,090 55

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$67,772 06
claimed and reported, . . . . .	283,429 75
disputed or resisted, . . . . .	50,056 83
Total amount of losses, . . . . .	————— \$401,258 64
Less salvage, . . . . .	2,960 00
Net amount of unpaid losses, . . . . .	————— \$398,298 64
Unearned premiums on outstanding risks, . . . . .	2,847,565 00
State and local taxes, . . . . .	7,500 00
Gross liabilities, except capital, . . . . .	————— \$3,253,363 64
Deduct liabilities on special deposits, . . . . .	103,886 16
	————— 3,149,477 48
Surplus as regards policy-holders, . . . . .	\$4,049,613 07
Paid-up capital, . . . . .	3,000,000 00
Surplus over capital, . . . . .	————— \$1,049,613 07

## INCOME.

Cash received for fire premiums, . . . . .	\$3,628,475 74
Deduct reinsurance and return premiums, . . . . .	275,316 87
Net cash received for fire premiums, . . . . .	————— \$3,353,158 87
Interest received on mortgages, . . . . .	71,219 91
Interest and dividends received from all other sources, . . . . .	217,930 07
Gross cash income, . . . . .	————— \$3,642,308 85

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$2,058,503 94	
Deduct salvage and reinsurance, . . . . .	7,741 06	
Net cash paid for fire losses, . . . . .	<u>                    </u>	\$2,050,762 88
Cash dividends paid, . . . . .		300,000 00
paid for commissions and brokerage, . . . . .		664,014 13
for salaries of officers and employees, . . . . .		358,826 55
for State and local taxes, . . . . .		65,687 42
for incidentals, . . . . .		<u>271,933 41</u>
Gross cash expenditures, . . . . .		\$3,711,224 39

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$418,240,546 00	\$4,692,839 00
written during 1884, . . . . .	349,999,679 00	3,811,427 76
Total, . . . . .	<u>\$768,240,225 00</u>	<u>\$8,504,266 76</u>
Deduct risks expired and terminated, . . . . .	279,539,713 00	3,159,012 76
In force at end of year, . . . . .	<u>\$488,700,512 00</u>	<u>\$5,345,254 00</u>
Deduct amount reinsured, . . . . .	287,775 00	3,666 00
Net amount in force, . . . . .	<u>\$488,412,737 00</u>	<u>\$5,341,588 00</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$62,644,439 07
Losses paid from organization of company, . . . . .	37,983,623 83
Cash dividends declared from organization of company, . . . . .	6,415,000 00
Dividends declared during the year (10 per cent.), . . . . .	300,000 00
Fire losses incurred during the year, . . . . .	2,164,128 20
Company's stock owned by directors, . . . . .	243,700 00

## HOWARD INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March 9, 1825. Commenced business April 19, 1825.]

PAID-UP CAPITAL, \$500,000.

HENRY A. OAKLEY, *President*.CHARLES A. HULL, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$315,000 00	\$405,460 00
Delaware and Hudson Canal bonds, . . . . .	10,000 00	11,500 00
Buff., Bradford and Pittsburgh R.R. bonds, . . . . .	11,000 00	12,320 00
United New Jersey R.R. and Canal bonds, . . . . .	4,000 00	4,800 00
Lake Erie and Western Railroad bonds, . . . . .	3,000 00	2,820 00
Kalamazoo and So. Haven Railroad bonds, . . . . .	6,000 00	7,080 00
National Bank of Commerce stock, . . . . .	2,800 00	4,060 00

## 246 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

	Par value.	Market value.
Metropolitan National Bank stock, . . .	\$7,500 00	\$1,500 00
American Exchange National Bank stock, .	16,000 00	20,160 00
Merchants' National Bank stock. . . .	650 00	845 00
Bank of Manhattan Co. stock, . . . .	1,500 00	2,250 00
Phoenix National Bank stock, . . . .	2,800 00	2,940 00
Manhattan Gas Light Company stock, . .	2,500 00	6,375 00
New York Gas Light Company stock, . .	5,000 00	7,750 00
	<hr/>	<hr/>
	\$387,750 00	\$489,860 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$150,000 00	
Loans on mortgage of real estate (first liens*),	6,000 00	
Interest due or accrued thereon, . . . .	222 50	
Stocks, bonds, etc., as per schedule, . .	489,860 00	
Cash in the office of the company, . . .	1,374 33	
deposited in bank, . . . . .	14,818 23	
Interest due and accrued, . . . . .	3,041 25	
Premiums in course of collection (gross), .	49,098 01	
Rents due and accrued, . . . . .	416 67	
Bills receivable (since paid), . . . . .	1,367 78	
Commissions due, . . . . .	2,305 92	
Return taxes due, . . . . .	1,930 81	
Due from La Confiance Insurance Co., . .	26,844 55	
Gross assets, . . . . .	<hr/>	\$747,280 05

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$50,053 40	
claimed and reported, . . . . .	5,260 40	
	<hr/>	
Total amount of losses, . . . . .	\$55,313 80	
Less reinsurance, . . . . .	15,744 38	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$39,569 42	
Unearned premiums on outstanding risks, .	123,544 81	
Dividends to stockholders unpaid, . . .	72 00	
Due for borrowed money, . . . . .	48,000 00	
Commissions and brokerage, . . . . .	24,273 24	
Return premiums, etc., . . . . .	9,315 47	
Gross liabilities, except capital, . . .	<hr/>	244,774 94
	<hr/>	
Surplus as regards policy-holders, . . .		\$502,505 11
Paid-up capital, . . . . .		500,000 00
		<hr/>
Surplus over capital, . . . . .		\$2,505 11

\* Value of lands mortgaged, . . . . . \$5,000 00  
Value of buildings thereon, . . . . . 7,500 00  
Amount of insurance held as collateral, . . 7,500 00



## INCOME.

Cash received for fire premiums, . . . . .	\$468,860 35	
Deduct reinsurance and return premiums, . . . . .	187,463 82	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$281,396 53
Interest received on mortgages, . . . . .		757 50
Interest and dividends received from all other sources, . . . . .		25,973 61
Income from rents, . . . . .		3,200 00
from return tax, . . . . .		2,339 77
		<u>          </u>
Gross cash income, . . . . .		\$313,667 41

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$372,735 12	
Deduct salvage and reinsurance, . . . . .	27,750 07	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$344,985 05
Cash dividends paid, . . . . .		946 50
paid for commissions and brokerage, . . . . .		35,277 87
for salaries of officers and employees, . . . . .		31,857 43
for State and local taxes, . . . . .		13,327 29
for interest, . . . . .		634 54
for incidentals, . . . . .		50,949 36
		<u>          </u>
Gross cash expenditures, . . . . .		\$477,978 04

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$41,452,542 00	\$442,177 94
written during 1884, . . . . .	49,867,628 00	477,880 54
	<u>          </u>	<u>          </u>
Total, . . . . .	\$91,320,170 00	\$920,058 48
Deduct risks expired and terminated, . . . . .	46,767,815 00	433,736 03
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$44,552,355 00	\$486,322 45
Deduct amount reinsured, . . . . .	21,662,605 00	241,684 56
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$22,889,750 00	\$244,637 89

## MISCELLANEOUS.

Premiums received from March, 1836, . . . . .	\$8,284,135 86
Losses paid from organization of company, . . . . .	5,666,416 24
Cash dividends declared from March, 1836, . . . . .	2,170,875 00
Fire losses incurred during the year, . . . . .	315,676 75
Company's stock owned by directors, . . . . .	64,900 00



## PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PENN.

[Incorporated April 14, 1794. Commenced businesses, 1792.]

PAID-UP CAPITAL, \$3,000,000.

CHARLES PLATT, *President*.GREVILLE E. FRYER, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$35,000 00	\$42,350 00
Pennsylvania state bonds, . . . . .	485,000 00	567,450 00
New Jersey state bonds, . . . . .	47,000 00	56,400 00
Boston city bonds, . . . . .	200,000 00	240,000 00
Baltimore city bonds, . . . . .	200,000 00	224,000 00
Indianapolis city bonds, . . . . .	30,000 00	33,600 00
Hartford city bonds, . . . . .	45,000 00	56,250 00
Toledo city bonds, . . . . .	21,000 00	25,200 00
Cincinnati city bonds, . . . . .	58,000 00	75,400 00
Fall River city bonds, . . . . .	30,000 00	34,500 00
Harrisburg city bonds, . . . . .	15,000 00	17,550 00
Providence city bonds, . . . . .	25,000 00	30,000 00
Newark city bonds, . . . . .	20,000 00	24,000 00
Cleveland city bonds, . . . . .	30,000 00	37,500 00
Dayton city bonds, . . . . .	11,000 00	11,660 00
Burlington city bonds, . . . . .	12,000 00	14,400 00
Pennsylvania Railroad bonds, . . . . .	540,000 00	576,800 00
Philadelphia and Reading R. R. bonds, . . . . .	391,000 00	425,750 00
North Pennsylvania R. R. bonds, . . . . .	98,750 00	99,900 00
Belvidere and Delaware R. R. bonds, . . . . .	50,000 00	60,000 00
Penn. and N. Y. Canal and R. R. bonds, . . . . .	30,000 00	37,500 00
Lehigh Valley Railroad bonds, . . . . .	125,000 00	155,000 00
Delaware Railroad bonds, . . . . .	25,000 00	30,000 00
Philadelphia, Wil. and Bal. Railroad bonds, . . . . .	39,000 00	43,680 00
Delaware Division Canal Co. bonds, . . . . .	15,000 00	13,500 00
Delaware and Raritan Canal Co. bonds, . . . . .	11,000 00	12,100 00
Lehigh Coal and Navigation Co. bonds, . . . . .	5,000 00	5,900 00
Easton and Amboy Railroad bonds, . . . . .	63,000 00	68,670 00
Louisville and Nashville Railroad bonds, . . . . .	50,000 00	45,000 00
Cramp & Sons' dry dock bonds, . . . . .	23,000 00	23,000 00
Philadelphia and Erie Railroad bonds, . . . . .	150,000 00	157,500 00
Chic. and West Indiana R. R. bonds, . . . . .	165,000 00	165,000 00
Philadelphia and Reading certificates, . . . . .	70,000 00	70,000 00
Lehigh Valley Railroad bonds, . . . . .	34,000 00	36,380 00
Philadelphia and Reading R. R. bonds, . . . . .	97,000 00	74,000 00
Belt R. R. and Stock Yard Co. bonds, . . . . .	50,000 00	55,000 00
Bergen County Railroad bonds, . . . . .	55,000 00	55,000 00

	Par value.	Market value.
New York and Pacific Car Trust bonds, .	120,000 00	114,000 00
Car Trust of New York bonds, . . .	66,000 00	62,700 00
Philadelphia, Wil., and Bal. Trust Certs. .	94,000 00	94,000 00
N. Y. and Long Branch R. R. bonds, . .	150,000 00	154,500 00
100 shares Philadelphia National Bank, .	10,600 00	22,000 00
228 " Chesapeake and Del. Canal, .	1,000 00	1,140 00
50 " Sandy Hook, Q. and C. I. Tel., .	1,000 00	1,000 00
Mutual Insurance scrip, . . . . .	69,370 00	69,370 00
Philadelphia and Bal. Cent. R. R. bonds, .	100,000 00	102,000 00
Oil Creek Railroad bonds, . . . . .	50,000 00	45,000 00
Delaware and Chesapeake R. R. bonds, .	88,000 00	88,000 00
N. Y., L. E. and Western R. R. bonds, .	200,000 00	206,000 00
Steubenville and Indiana R. R. bonds, .	204,000 00	212,000 00
Corning, Cowanesque and A. R. R. bonds, .	50,000 00	52,500 00
N. Y., Chic. and St. Louis R. R. bonds, .	30,000 00	30,000 00
N. Y., L. E. and Western R. R. bonds, .	50,000 00	50,000 00
Terre Haute and Logansport R. R. bonds, .	50,000 00	52,500 00
Wrecking Boat "North America" . . .	70,000 00	70,000 00
Pennsylvania Car Trust certificates, . .	50,000 00	50,000 00
	<hr/>	<hr/>
	\$4,804,120 00	\$5,176,650 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
25 shares Guar. Trust and S. D. Co, . .	\$3,875 00	\$4,450 00
Catawissa Railroad bonds, . . . . .	3,600 00	
27 shares Pennsylvania Railroad. . . .	1,350 00	2,000 00
2 " Pennsylvania Co. for insurance, .	800 00	
1 " United Companies of N. J., . . .	195 00	
26 " Pennsylvania Railroad, . . . .	1,300 00	1,000 00
2 " Ins. Co. of State of Penn., . . .	600 00	350 00
Philadelphia and Reading R. R. bonds, .	1,330 00	1,200 00
175 shares Andover Iron Company, . . .	13,125 00	14,000 00
47 " Bethlehem Iron Company, . . .	3,190 00	
Philadelphia and Reading R. R. bonds, .	90,000 00	110,000 00
Phila. and Reading C. and I. Co. bonds, .	50,000 00	
Corning, Cowanesque and A. R. R. bonds, .	3,000 00	62,500 00
N. Y., Chic. and St. Louis R. R. bonds, .	10,000 00	
N. Y., L. E. and Western R. R. bonds, .	34,000 00	
Belt Railroad bonds, . . . . .	10,000 00	
Louisville and Nashville Railroad bonds, .	13,500 00	900 00
4 shares Phila. Warehouse Company, .	440 00	
25 " Westmoreland Coal Co., . . .	1,675 00	
Philadelphia and Reading R. R. bonds, .	2,400 00	2,250 00
235 shares Bethlehem Iron Company, . .	16,450 00	14,000 00
Chicago and West Indiana R. R. bonds, .	80,000 00	70,000 00
Louisville and Nashville Railroad bonds, .	74,700 00	80,000 00
Chicago and West Indiana R. R. bonds, .	15,000 00	

# 250 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

	Par value.	Market value.
25 shares Little Schuyl. Nav. R. R. bonds,	\$1,325 00	\$12,000 00
Lehigh Valley Railroad bonds, . . . . .	6,000 00	
Philadelphia and Reading R. R. bonds, . . . . .	6,800 00	
Loans on Company's own stock, \$7,754 00	-	-
	<hr/>	<hr/>
	\$144,655 00	\$374,650 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$312,861 55	
Loans on mort. of real estate (first liens*), . . . . .	1,925,916 67	
Interest due or accrued thereon . . . . .	26,468 40	
Stocks, bonds, etc., as per schedule, . . . . .	5,176,650 00	
Loans on collateral security, as per schedule, . . . . .	374,650 00	
Cash deposited in bank, . . . . .	608,458 61	
Premiums in course of collection (net), . . . . .	423,027 17	
Notes taken for marine and inland risks, . . . . .	145,192 81	
Bills receivable, . . . . .	86,256 19	
Gross assets, . . . . .	<hr/>	\$9,079,481 40
Deduct special deposits in other States, . . . . .	. . . . .	42,350 00
		<hr/>
Balance, . . . . .		\$9,037,131 40

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$86,635 84	
claimed and reported, . . . . .	331,923 44	
disputed or resisted, . . . . .	67,362 72	
	<hr/>	
Total amount of losses, . . . . .	\$485,922 00	
Less salvage, . . . . .	60,000 00	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$425,922 00	
Unearned premiums on outstanding risks, . . . . .	1,972,454 33	
Reclaimable on perpetual fire policies, . . . . .	543,754 51	
Due for reinsurance premiums, . . . . .	10,586 06	
Bills payable, . . . . .	5,638 26	
	<hr/>	
Gross liabilities, except capital, . . . . .	\$2,958,355 16	
Deduct liabilities on special deposits, . . . . .	25,200 00	
	<hr/>	2,933,155 16
		<hr/>
Surplus as regards policy-holders, . . . . .	. . . . .	\$6,103,976 24
Paid-up capital, . . . . .	. . . . .	3,000,000 00
		<hr/>
Surplus over capital, . . . . .	. . . . .	\$3,103,976 24

\* Total value of property mortgaged, . . . \$4,273,840 00  
Amount of insurance held as collateral, . . . 1,526,366 00

## INCOME.

Cash received for fire premiums, . . . . .	\$2,455,166	53	
Deduct reinsurance and return premiums, . . . . .	278,586	30	
Net cash received for fire premiums, . . . . .	—————		\$2,176,580 23
Cash received for marine and inl'd prem's, . . . . .	\$1,651,247	69	
Deduct reinsurance and return premiums, . . . . .	163,354	35	
Net cash rec'd for marine and inl'd prem's, . . . . .	—————		1,487,893 34
Interest received on mortgages, . . . . .			107,521 46
Interest and dividends received from all other sources, . . . . .			280,321 55
Deposits received on perpetual fire risks, . . . . .	\$50,141	57	
Gross cash income, . . . . .			<u>\$1,052,316 58</u>

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$1,529,225	80	
Deduct salvage and reinsurance, . . . . .	86,634	47	
Net cash paid for fire losses, . . . . .	—————		\$1,442,591 33
Cash paid for marine and inland losses, . . . . .	\$1,291,653	51	
Deduct salvage and reinsurance, . . . . .	343,796	12	
Net cash paid for marine and inland losses, . . . . .	—————		947,857 39
Cash dividends paid, . . . . .			600,000 00
Cash paid for commissions and brokerage, . . . . .			526,528 63
for salaries of officers and employees, . . . . .			123,551 78
for State and local taxes, . . . . .			114,284 99
for incidentals, . . . . .			231,732 32
Deposits returned on perpetual fire risks, . . . . .	\$8,092	07	
Gross cash expenditures, . . . . .			<u>\$3,986,546 44</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$265,227,226 00	\$3,244,568 07
written during 1884, . . . . .	190,401,393 00	2,437,331 01
Total, . . . . .	<u>\$455,628,619 00</u>	<u>\$5,681,899 08</u>
Deduct risks expired and terminated, . . . . .	178,066,770 00	2,215,995 58
In force at end of year, . . . . .	<u>\$277,561,849 00</u>	<u>\$3,465,903 50</u>
Deduct amount reinsured, . . . . .	5,740,609 00	80,623 85
Net amount in force, . . . . .	<u>\$271,821,240 00</u>	<u>\$3,385,279 65</u>
Perpetual risks in force, . . . . .	\$21,487,466 00	\$572,373 17
Marine risks outstanding Dec. 31, 1883, . . . . .	\$23,091,362 00	\$225,182 63
written during 1884, . . . . .	215,042,781 00	1,623,957 52
Total, . . . . .	<u>\$238,134,143 00</u>	<u>\$1,849,140 15</u>
Deduct risks expired and terminated, . . . . .	222,427,553 00	1,618,162 73
In force at end of year, . . . . .	<u>\$15,706,590 00</u>	<u>\$230,977 42</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$71,616,974 67
Losses paid from organization of company, . . . . .	51,525,941 34
Cash dividends declared from organization of company, . . . . .	8,403,934 25
Dividends declared during the year (20 per cent.), . . . . .	600,000 00
Fire losses incurred during the year, . . . . .	1,500,040 33
Marine and inland losses incurred during the year, . . . . .	866,257 39
Company's stock owned by directors, . . . . .	239,120 00

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, PHILADELPHIA, PA.

[Incorporated April 18, 1794. Commenced business November 5, 1794.]

PAID-UP CAPITAL, \$200,000.

HENRY D. SHERRERD, *President*. JOS. H. HOLLINGSHEAD, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
20 shares Philadelphia Bank, . . . . .	\$2,000 00	\$4,200 00
5 " Susquehanna and Y. T. Co., . . . . .	500 00	500 00
10 " Easton and Wilkesbarre T. Co, . . . . .	250 00	50 00
341 " Lehigh Valley Railroad, . . . . .	17,050 00	19,863 25
Schuylkill Navigation Company bonds, . . . . .	3,000 00	2,310 00
Lehigh Coal and Navigation Co. bonds, . . . . .	10,000 00	10,500 00
Philadelphia city bonds, . . . . .	30,000 00	36,000 00
H., P., Mt. Joy and Lanc. Railroad bonds, . . . . .	15,000 00	14,700 00
Camden and Amboy Railroad bonds, . . . . .	5,000 00	5,400 00
North Pennsylvania Railroad bonds, . . . . .	10,000 00	10,000 00
American Steamship Company bonds, . . . . .	10,000 00	10,500 00
Delano Land Company bonds, . . . . .	10,000 00	11,500 00
United States bonds, . . . . .	10,000 00	11,300 00
Car Trust of New York bonds, . . . . .	11,000 00	10,780 00
New York and Pacific Car Trust bonds, . . . . .	14,000 00	14,000 00
Chicago and West. Indiana R. R. bonds, . . . . .	15,000 00	16,200 00
Phila., Wil. and Baltimore R. R. bonds, . . . . .	20,000 00	18,400 00
Philadelphia and Reading R. R. bonds, . . . . .	15,000 00	11,250 00
Philadelphia and Reading Car Trust bonds, . . . . .	10,000 00	9,100 00
Corning, Cowanesque and A. R. R. bonds, . . . . .	12,000 00	12,000 00
Shamokin, Sunbury and L. R. R. bonds, . . . . .	10,000 00	8,575 00
Terre Haute and Logansport R. R. bonds, . . . . .	20,000 00	21,000 00
Steubenville and Indiana Railroad bonds, . . . . .	20,000 00	20,600 00
Philadelphia and Reading Railroad cert's, . . . . .	15,000 00	15,000 00
Mutual Insurance scrip, . . . . .	121 70	121 70
	<hr/>	<hr/>
	\$284,921 70	\$293,849 95



## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
225 shares Ins. Co. of North America, . .	\$7,368 75	\$25,000 00
Norfolk and Western Railroad bonds, . .	3,760 00	
100 shares Delaware & Bound Brook R. R.,	12,250 00	
64 " Cambria Iron Company, . .	7,040 00	22,000 00
198 " Bethlehem Iron Company, . .	14,850 00	
Sancon Iron Company bonds, . . . .	17,000 00	
Philadelphia and Reading Railroad bonds,	40,685 00	25,000 00
Muscanetcong Iron Company bonds, . .	36,000 00	25,000 00
East Broad Top Railroad bonds, . . .	11,700 00	20,000 00
Rockhill Iron and Coal Company bonds, .	6,500 00	
	<u>\$157,153 75</u>	<u>\$117,000 00</u>

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$68,800 00	
Loans on mortgage of real estate (first liens*),	100,850 00	
Interest due or accrued thereon, . . .	2,451 25	
Stocks, bonds, etc., as per schedule, . .	293,849 95	
Loans on collateral security, as per schedule,	117,000 00	
Cash in the office of the company, . . .	1,780 80	
deposited in bank, . . . . .	3,221 34	
Interest due and accrued, . . . . .	3,729 97	
Premiums in course of collection (gross), .	24,208 71	
Notes taken for marine and inland risks, .	8,384 65	
Rents due and accrued, . . . . .	737 32	
Reinsurance perpetual deposit, . . . .	1,580 00	
Gross assets, . . . . .	<u>—————</u>	\$626,593 99

## LIABILITIES.

Net amount of unpaid losses, . . . .	\$47,867 00	
Unearned premiums on outstanding risks, .	105,013 65	
Reclaimable on perpetual fire policies, .	82,528 90	
Dividends to stockholders unpaid, . . .	340 00	
Commissions and brokerage, . . . . .	1,423 20	
Gross liabilities, except capital, . . .	<u>—————</u>	237,172 75
Surplus as regards policy holders, . . .		\$389,421 24
Paid-up capital, . . . . .		200,000 00
Surplus over capital, . . . . .		<u>—————</u> \$189,421 24

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\* Value of lands mortgaged, . . . . \$113,900 00  
Value of buildings thereon, . . . . 102,100 00  
Amount of insurance held as collateral, . . 79,800 00



## INCOME.

Cash received for fire premiums, . . .	\$174,189 37	
Deduct reinsurance and return premiums, .	31,376 73	
Net cash received for fire premiums, . . .	—————	\$142,812 64
Cash rec'd for marine and inland premiums, .	\$95,504 60	
Deduct reinsurance and return premiums, .	23,497 33	
Net cash rec'd for marine and inland prems, .	—————	72,007 27
Interest received on mortgages, . . . . .		4,952 50
Interest and dividends received from all other sources, .		23,541 70
Income from rents, etc., . . . . .		4,612 51
Deposits received for perpetual fire risks, .	\$3,676 50	
Gross cash income, . . . . .		\$247,926 62

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$98,983 27	
Deduct salvage and reinsurance, . . . . .	1,515 79	
Net cash paid for fire losses, . . . . .	—————	\$97,467 48
Cash paid for marine and inland losses, . .	\$115,633 65	
Deduct salvage and reinsurance, . . . . .	20,757 66	
Net cash paid for marine and inland losses, .	—————	94,875 99
Cash dividends paid, . . . . .		19,870 00
Cash paid for commissions and brokerage, . . . . .		35,837 67
for salaries of officers and employees, . . . . .		14,000 00
for State and local taxes, . . . . .		6,094 28
for incidentals, . . . . .		21,510 99
expenses on real estate, etc., . . . . .		1,493 31
Profit and loss account, . . . . .		3,494 62
Deposits returned on perpetual fire risks, . .	\$1,526 66	
Gross cash expenditures, . . . . .		\$294,644 34

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$17,337,283 00	\$155,369 88
written during 1884, . . . . .	16,604,446 00	176,036 70
Total, . . . . .	\$33,941,729 00	\$331,406 58
Deduct risks expired and terminated, . . .	16,602,722 00	169,320 14
In force at end of year, . . . . .	\$17,339,007 00	\$162,086 44
Deduct amount reinsured, . . . . .	519,768 00	5,175 12
Net amount in force, . . . . .	\$16,819,239 00	\$156,911 32
Perpetual risks in force, . . . . .	\$2,503,182 00	\$85,292 52

Marine risks outstanding Dec. 31, 1883,	\$1,761,703 00	\$17,799 78
written during 1884,	11,324,235 00	89,921 02
Total,	\$13,085,938 00	\$137,720 80
Deduct risks expired and terminated,	11,908,350 00	113,285 07
In force at end of year,	\$1,177,588 00	\$24,435 73
Deduct amount reinsured,	51,284 00	777 23
Net amount in force,	\$1,126,304 00	\$23,658 50

## MISCELLANEOUS.

Premiums received from organization of company,	\$17,443,647 00
Losses paid from organization of company,	14,378,821 28
Cash dividends declared from organization of company,	4,086,406 00
Dividends declared during the year (10 per cent.),	20,000 00
Fire losses incurred during the year,	99,935 71
Marine and inland losses incurred during the year,	85,895 10
Company's stock owned by directors,	26,000 00

## JEFFERSON INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March 4, 1824. Commenced business March 31, 1824.]

PAID-UP CAPITAL, \$200,010.

SAMUEL E. BELCHER, *President*. WILLIAM B. FLOWERY, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	\$265,000 00	\$315,981 25
233 shares Delaware and Hudson Canal,	23,300 00	15,902 25
200 " Chicago, R. I. and Pacific R.R.,	20,000 00	21,000 00
200 " N. Y., Lack. and Western R.R.,	20,000 00	16,600 00
100 " New York and Harlem Railroad,	5,000 00	9,500 00
	\$333,300 00	\$378,983 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
68 shares Tradesmen's National Bank,	\$2,720 00	\$2,000 00
45 " Ninth National Bank,	4,860 00	5,000 00
10 " National Park Bank,	1,500 00	
40 " Delaware and Hudson Canal,	2,730 00	2,200 00
243 " Delaware and Hudson Canal,	16,584 75	19,000 00
50 " Bank of America,	7,350 00	
Milwaukee and St. Paul Railroad bonds,	2,380 00	
	\$38,124 75	\$28,200 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$97,050 00	
Interest due or accrued thereon, . . . .	2,424 75	
Stocks, bonds, etc., as per schedule, . . .	378,983 50	
Loans on collateral security, as per schedule,	28,200 00	
Cash in the office of the company, . . . .	192 00	
deposited in bank, . . . . .	483 83	
Interest due and accrued, . . . . .	2,388 50	
Premiums in course of collection (gross), .	3,774 28	
Premiums more than 3 mos. due, . \$214 65		
Gross assets, . . . . .	—————	\$513,496 86

## LIABILITIES.

Losses claimed and reported, . . . . .	\$2,469 74	
Unearned premiums on outstanding risks, .	43,761 09	
Due and accrued for rent, . . . . .	666 67	
Commissions and brokerage, . . . . .	686 36	
Return premiums, . . . . .	445 92	
Gross liabilities, except capital, . . . .	—————	48,029 78
Surplus as regards policy holders, . . . .		\$465,467 08
Paid-up capital, . . . . .		200,010 00
Scrip outstand'g, not ordered to be red'm'd,	\$200,853 30	
Surplus over capital, . . . . .		\$265,457 08

## INCOME.

Cash received for fire premiums, . . . .	\$85,930 02	
Deduct reinsurance and return premiums, .	10,839 88	
Net cash received for fire premiums, . . .	—————	\$75,090 14
Interest received on mortgages, . . . . .		6,021 80
Interest and dividends received from all other sources, .		16,385 66
Gross cash income, . . . . .		\$97,497 60

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$25,157 82	
Deduct salvage and reinsurance, . . . .	72 00	
Net cash paid for fire losses, . . . . .	—————	\$25,085 82
Cash dividends paid, . . . . .		20,001 00
Interest paid scrip-holders, . . . . .		12,000 60

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\* Value of lands mortgaged, . . . . . \$147,000 00  
Value of buildings thereon, . . . . . 140,000 00  
Amount of insurance held as collateral, . . 119,050 00

Cash paid for commissions and brokerage, . . .	\$9,914 61
for salaries of officers and employees, . . .	13,224 90
for State and local taxes, . . . . .	3,166 72
for rent and incidentals, . . . . .	6,907 43
	<hr/>
Gross cash expenditures, . . . . .	\$90,301 08

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$12,789,988 00	\$69,755 02
written during 1884, . . . . .	14,535,372 00	83,707 16
	<hr/>	<hr/>
Total, . . . . .	\$27,325,360 00	\$153,462 18
Deduct risks expired and terminated, . . .	13,665,743 00	68,605 37
	<hr/>	<hr/>
In force at end of year, . . . . .	\$13,659,617 00	\$84,856 81
Deduct amount reinsured, . . . . .	358,378 00	1,420 62
	<hr/>	<hr/>
Net amount in force, . . . . .	\$13,301,239 00	\$83,436 19

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$1,183,155 22
Losses paid from organization of company, . . . . .	1,851,159 88
Cash dividends declared from organization of company, . .	1,680,892 13
Dividends declared during the year (10 per cent.), . . .	20,001 00
Fire losses incurred during the year, . . . . .	24,766 67
Company's stock owned by directors, . . . . .	27,570 00

## LONG ISLAND INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated April, 1833. Commenced business November, 1833.]

PAID-UP CAPITAL, \$300,000.

JONATHAN OGDEN, *President*.HENRY BLATCHFORD, *Secretary*.

## DETAILED STATEMENT OF BONDS.

	Par value.	Market value.
United States bonds, . . . . .	\$110,000 00	\$124,300 00
Queens County bonds, . . . . .	3,000 00	3,120 00
New York Central Railroad bonds, . . . . .	58,000 00	59,860 00
New Utrecht School bonds, . . . . .	18,000 00	18,435 56
	<hr/>	<hr/>
	\$189,000 00	\$205,715 56

## SUMMARY OF ASSETS DEC. 31, 1884.

Loans on mortgage of real estate (first liens),*	\$232,400 00	
Interest due or accrued thereon,	2,607 48	
Stocks, bonds, etc., as per schedule,	205,715 56	
Cash in the office of the company,	2,089 27	
deposited in bank,	20,551 35	
Premiums in course of collection (gross),	17,796 86	
more than 3 m'ths due, \$1,670 60		
Gross assets,	—————	\$481,160 52

## LIABILITIES.

Losses adjusted, unpaid,	\$6,555 00	
claimed and reported,	18,804 68	
Unearned premiums on outstanding risks,	79,537 49	
Due and accrued for rent,	437 50	
Commissions and brokerage,	2,321 00	
Gross liabilities, except cap'l and scrip,	—————	107,655 67
Surplus as regards policy holders,		\$373,504 85
Paid-up capital,	\$300,000 00	
Scrip outstand'g, not ord'd to be redeemed,	58,856 00	
	—————	358,856 00
Surplus over capital and scrip,		\$14,648 85

## INCOME.

Cash received for fire premiums,	\$205,001 61	
Deduct reinsurance and return premiums,	18,173 85	
Net cash received for fire premiums,	—————	\$186,827 76
Interest received on mortgages,		12,063 49
and dividends received from all other sources,		9,842 65
profit on sale of bonds, etc.,		2,289 68
Gross cash income,		—————
		\$211,023 58

## EXPENDITURES.

Cash paid for fire losses,	\$124,862 40	
Deduct salvage and reinsurance,	3,663 22	
Net cash paid for fire losses,	—————	\$121,199 18
Cash dividends paid,		30,000 00
paid for commissions and brokerage,		44,687 96
for salaries of officers and employees,		16,629 32
for State and local taxes,		5,780 00
for rent and incidentals,		15,253 89
for interest on borrowed money,		239 69
Gross cash expenditures,		—————
		\$233,790 04

\* Value of lands mortgaged, . . . \$198,900 00  
Value of buildings thereon, . . . 284,800 00  
Amount of insurance held as collateral, . . . 225,100 00

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$36,310,575 00	\$181,218 26
written during 1884, . . .	36,594,465 00	201,777 70
Total, . . . . .	\$72,905,040 00	\$382,995 96
Deduct risks expired and terminated, . . .	39,281,174 00	222,463 53
In force at end of year, . . . . .	\$33,623,866 00	\$160,532 43
Deduct amount reinsured, . . . . .	1,054,250 00	5,335 71
Net amount in force, . . . . .	\$32,569,616 00	\$155,196 72

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$3,309,755 34
Losses paid from organization of company, . . . . .	1,404,365 99
Cash dividends declared from organization of company, . .	1,434,308 15
Dividends declared during the year (10 per cent.), . . .	30,000 00
Fire losses incurred during the year, . . . . .	125,004 11
Company's stock owned by directors, . . . . .	69,650 00

# MANUFACTURERS' AND BUILDERS' FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated November 19, 1870. Commenced business November 22, 1870.]

PAID-UP CAPITAL \$200,000.

EDWARD V. LOEW, *President*.

J. JAY NESTELL, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$92,200 00	\$113,406 00
District of Columbia bonds, . . . . .	71,550 00	82,282 50
New York and Erie Railroad bonds, . . . . .	10,000 00	12,250 00
N. Y., W. Shore and Buffalo R.R. bonds, . . . . .	20,000 00	7,700 00
Chicago, R. I. and Pacific Railroad stock, . . . . .	50,000 00	52,500 00
New York Central and H. R. Railroad stock, . . . . .	30,000 00	25,837 50
Chicago and Northwestern Railroad stock, . . . . .	10,000 00	8,412 50
Illinois Central Railroad stock, . . . . .	11,700 00	13,295 00
Delaware and Hudson Canal stock, . . . . .	11,600 00	7,888 00
Chic., Burl. and Quincy Railroad stock, . . . . .	2,400 00	2,763 00
	\$309,450 00	\$326,334 50



# 260 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
200 shares Chic., R. I. and Pacific Railroad,	\$21,000 00	\$13,000 00
110 " Eleventh Ward Bank, . . .	3,300 00	2,500 00
20 " Eagle Fire Insurance Company,	1,944 00	1,500 00
100 " Chic., Mil. and St. Paul Railroad,	7,100 00	3,500 00
40 " People's Fire Insurance Co., .	2,200 00	1,700 00
	<hr/>	<hr/>
	\$35,544 00	\$22,200 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$57,000 00	
Interest due or accrued thereon, . . .	710 00	
Stocks, bonds, etc., as per schedule, . .	326,334 50	
Loans on collateral security, as per schedule,	22,200 00	
Cash in the office of the company, . . .	1,432 10	
deposited in bank, . . . . .	6,104 68	
Interest due and accrued, . . . . .	1,758 90	
Premiums in course of collection (gross), .	21,191 34	
Salvage, . . . . .	731 97	
Gross assets, . . . . .	<hr/>	\$137,463 49

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$1,616 89	
claimed and reported, . . . . .	11,302 00	
disputed or resisted, . . . . .	2,375 00	
	<hr/>	
Total amount of losses, . . . . .	\$15,293 89	
Less reinsurance, . . . . .	333 00	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$14,960 89	
Unearned premiums on outstanding risks, .	108,125 58	
Dividends to stockholders unpaid, . . .	1,020 00	
Due and accrued for rent, salaries, etc., .	1,000 00	
Commissions and brokerage, . . . . .	4,378 68	
Return premiums, . . . . .	899 93	
Gross liabilities, except capital, . . .	<hr/>	130,385 08
	<hr/>	
Surplus as regards policy holders, . . .		\$307,078 41
Paid up capital, . . . . .		200,000 00
		<hr/>
Surplus over capital, . . . . .		\$107,078 41

\* Value of lands mortgaged, . . . . . \$51,000 00  
Value of buildings thereon, . . . . . 82,500 00  
Amount of insurance held as collateral, . . . 38,500 00

## INCOME.

Cash received for fire premiums, . . . . .	\$229,527 07	
Deduct reinsurance and return premiums, . . . . .	18,707 79	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$210,819 28
Interest received on mortgages, . . . . .		1,382 00
and dividends received from all other sources, . . . . .		22,251 23
Income from rent, . . . . .		1,250 00
from lease of office, sale of furniture, etc., . . . . .		8,298 71
		<u>          </u>
Gross cash income, . . . . .		\$244,001 22

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$105,427 29	
Deduct salvage and reinsurance, . . . . .	932 03	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$104,495 26
Cash dividends paid, . . . . .		15,064 00
paid for commissions and brokerage, . . . . .		44,647 09
for salaries of officers and employees, . . . . .		19,492 18
for State and local taxes, . . . . .		4,305 31
for rent and incidentals, . . . . .		12,956 88
		<u>          </u>
Gross cash expenditures, . . . . .		\$200,960 72

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$24,524,182 00	\$141,539 93
written during 1884, . . . . .	35,978,250 00	234,871 30
	<u>          </u>	<u>          </u>
Total, . . . . .	\$60,502,432 00	\$376,411 23
Deduct risks expired and terminated, . . . . .	28,139,433 00	162,862 11
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$32,362,999 00	\$213,549 12
Deduct amount reinsured, . . . . .	1,688,503 00	8,245 62
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$30,674,496 00	\$205,303 50

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$1,576,920 89
Losses paid from organization of company, . . . . .	541,554 75
Cash dividends declared from organization of company, . . . . .	254,000 00
Dividends declared during the year (8 per cent.), . . . . .	16,000 00
Fire losses incurred during the year, . . . . .	108,603 30
Company's stock owned by directors, . . . . .	78,500 00

MANUFACTURERS' AND MERCHANTS' INSURANCE COMPANY,  
PITTSBURGH, PA.

[Incorporated February 28, 1865. Commenced business May 1, 1865.]

PAID-UP CAPITAL, \$250,000.

JAMES I. BENNETT, *President.*JAMES M. KENNEY, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$75,000 00	\$91,406 25
Indiana (Pa.) Normal School bonds, . . . . .	10,000 00	10,000 00
Allegheny County riot bonds, . . . . .	25,000 00	25,000 00
Pittsburgh and Western Railroad bonds, . . . . .	26,000 00	20,800 00
	<hr/>	<hr/>
	\$136,000 00	\$147,206 25

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$65,094 86	
Loans on mortgage of real estate (first liens*), . . . . .	101,333 33	
Interest due or accrued thereon, . . . . .	6,766 36	
Stocks, bonds, etc., as per schedule, . . . . .	147,206 25	
Loan on mortgage assigned . . . . .	3,600 00	
Cash in the office of the company, . . . . .	124 06	
deposited in bank, . . . . .	56,910 29	
Premiums in course of collection (gross), . . . . .	5,051 22	
Notes taken for marine and inland risks, . . . . .	390 00	
Rents due and accrued, . . . . .	429 17	
Commissions due, . . . . .	150 00	
Premiums more than 3 mos. due, . \$1,077 52		
Gross assets, . . . . .	<hr/>	\$387,055 54

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$1,661 34	
claimed and reported, . . . . .	110 00	
Unearned premiums on outstanding risks, . . . . .	49,187 42	
State and local taxes, . . . . .	154 39	
Commissions and brokerage, . . . . .	202 06	
Return premiums and ground rent, . . . . .	61 80	
Gross liabilities, except capital, . . . . .	<hr/>	51,377 01
Surplus as regards policy holders, . . . . .		\$335,678 53
Paid-up capital, . . . . .		250,000 00
Surplus over capital, . . . . .		<hr/>
		\$85,678 53

\* Value of lands mortgaged, . . . . . \$200,000 00  
Value of buildings thereon, . . . . . 81,000 00  
Amount of insurance held as collateral, . . . . . 44,500 00

## INCOME.

Cash received for fire premiums, . . .	\$73,263 22	
Deduct reinsurance and return premiums, . . .	6,951 43	
Net cash received for fire premiums, . . .	<u>          </u>	\$66,311 79
Cash received for marine and inl'd prem's, . . .	\$3,835 91	
Deduct reinsurance and return premiums, . . .	189 44	
Net cash rec'd for marine and inl'd prem's, . . .	<u>          </u>	3,646 47
Interest and dividends received from all sources, . . .		13,395 02
Income from rents, . . . . .		2,805 02
from commissions, etc., . . . . .		2,874 53
		<u>          </u>
Gross cash income, . . . . .		\$89,032 83

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$23,096 95	
Deduct salvage and reinsurance, . . . . .	81 49	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$23,015 46
Net cash paid for marine and inland losses, . . . . .		177 82
Cash dividends paid, . . . . .		20,000 00
paid for commissions and brokerage, . . . . .		10,537 49
for salaries of officers and employees, . . . . .		7,108 63
for State and local taxes, . . . . .		2,898 14
for incidentals, . . . . .		3,816 56
for expenses on real estate, . . . . .		792 18
		<u>          </u>
Gross cash expenditures, . . . . .		\$68,346 28

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$5,040,382 00	\$65,545 81
written during 1884, . . . . .	6,546,002 00	74,287 62
	<u>          </u>	<u>          </u>
Total, . . . . .	\$11,586,384 00	\$139,833 43
Deduct risks expired and terminated, . . . . .	3,894,058 00	42,359 14
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$7,692,326 00	\$97,474 29
Deduct amount reinsured, . . . . .	196,028 00	2,611 73
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$7,496,298 00	\$94,862 56
Marine risks outstanding Dec. 31, 1883, . . . . .	\$31,000 00	\$2,200 00
written during 1884, . . . . .	180,493 00	3,125 10
	<u>          </u>	<u>          </u>
Total, . . . . .	\$211,493 00	\$5,325 10
Deduct risks expired and terminated, . . . . .	184,493 00	3,420 10
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$27,000 00	\$1,905 00

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$1,070,022 79
Losses paid from organization of company, . . .	393,542 80
Cash dividends declared from organization of company, . .	365,000 00
Dividends declared during the year (8 per cent.), . . .	20,000 00
Fire losses incurred during the year, . . .	24,441 98
Marine and inland losses incurred during the year, . . .	177 82
Company's stock owned by directors, . . .	47,250 00

## MECHANICS' INSURANCE COMPANY, PHILADELPHIA, PA

[Incorporated April 19, 1854. Commenced business May 4, 1854.]

PAID-UP CAPITAL, \$250,000.

FRANCIS McMANUS, *President*.JOHN H. DAVIS, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$100,000 00	\$102,000 00
Steubenville and Indiana Railroad bonds, . . . . .	25,000 00	26,500 00
Union Passenger Railway bonds, . . . . .	20,000 00	20,600 00
Lombard and South Streets Railway bonds, . . . . .	5,000 00	5,000 00
Phila., Wil. and Baltimore Railroad bonds, . . . . .	5,000 00	5,700 00
Philadelphia and Reading Railroad bonds, . . . . .	30,000 00	20,550 00
Philadelphia and Reading Railroad scrip, . . . . .	5,000 00	2,500 00
Pennsylvania Car Trust certificates, . . . . .	33,000 00	33,000 00
Allegheny Car Trust certificates, . . . . .	6,000 00	6,000 00
Iron Mountain Car Trust certificates, . . . . .	10,000 00	10,000 00
Philadelphia and Reading Car Trust cert's, . . . . .	20,000 00	20,000 00
	<hr/>	<hr/>
	\$259,000 00	\$251,850 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
100 shares Germantown Pass. Railway, . . . . .	\$7,300 00	} \$10,000 00
100 " No. Pennsylvania Railroad, . . . . .	6,100 00	
	<hr/>	<hr/>
	\$13,400 00	\$10,000 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$92,000 00
Loans on mortgage of real estate (first liens*), . . . . .	156,350 00
Interest due or accrued thereon, . . . . .	2,502 49
Stocks, bonds, etc., as per schedule, . . . . .	251,850 00
Loans on collateral security as per schedule, . . . . .	10,000 00

\* Total value of property mortgaged, . . . . . \$322,800 00  
Amount of insurance held as collateral, . . . . . 151,400 00

Cash in the office of the company, . . . .	\$862 74	
deposited in bank, . . . .	21,148 96	
Interest due and accrued, . . . .	2,251 66	
Premiums in course of collection (gross), .	8,635 55	
Rents due and accrued, . . . .	271 00	
Gross assets, . . . .	<hr/>	\$545,872 40

## LIABILITIES.

Losses adjusted, unpaid, . . . .	\$9,519 93	
claimed and reported, . . . .	3,370 00	
Unearned premiums on outstanding risks, .	52,469 28	
Reclaimable on perpetual fire policies, .	137,012 01	
Dividends to stockholders unpaid, . . .	127 00	
Commissions and brokerage, . . . .	1,210 57	
Return premiums, . . . .	478 45	
Gross liabilities, except capital, . . .	<hr/>	204,187 24
Surplus as regards policy holders, . . . .		\$341,685 16
Paid-up capital, . . . .		<hr/> 250,000 00
Surplus over capital, . . . .		<hr/> \$91,685 16

## INCOME.

Cash received for fire premiums, . . . .	\$105,053 79	
Deduct reinsurance and return premiums, .	12,462 29	
Net cash received for fire premiums, . . .	<hr/>	\$92,591 50
Interest received on mortgages, . . . .		8,270 62
Interest and dividends received from all other sources, .		10,781 96
Income from rents and surveys, . . . .		6,236 66
Deposits received for perpetual fire risks, .	\$8,921 28	
Gross cash income, . . . .		<hr/> \$117,880 74

## EXPENDITURES.

Cash paid for fire losses, . . . .	\$59,732 90	
Deduct salvage and reinsurance, . . . .	163 66	
Net cash paid for fire losses, . . . .	<hr/>	\$59,569 24
Cash dividends paid, . . . .		24,873 00
paid for commissions and brokerage, . . .		13,815 92
for salaries of officers and employees, . .		5,363 92
for State and local taxes, . . . .		5,577 73
for incidentals, . . . .		1,817 28
for expenses on real estate, . . . .		904 21
Deposits returned on perpetual fire risks, .	\$5,210 94	
Gross cash expenditures, . . . .		<hr/> \$111,921 30



## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$7,573,571 00	\$80,874 73
written during 1884, . . .	10,958,802 00	106,329 50
Total, . . . . .	\$18,532,373 00	\$187,204 23
Deduct risks expired and terminated, . . .	9,167,551 00	85,024 17
In force at end of year, . . . . .	\$9,364,822 00	\$102,180 06
Perpetual risks in force, . . . . .	\$6,625,936 00	\$148,671 69

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$624,684 36
Losses paid from organization of company, . . .	226,845 24
Cash dividends declared from organization of company, . .	240,660 00
Dividends declared during the year (10 per cent.), . . .	25,000 00
Fire losses incurred during the year, . . . . .	66,447 95
Company's stock owned by directors, . . . . .	79,025 00

## MECHANICS' FIRE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated May 7, 1857. Commenced business May 7, 1857.]

PAID-UP CAPITAL, \$250,000.

JOHN K. OAKLEY, *President*.WALTER NICHOLS, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$197,000 00	\$237,878 75
People's Gas Light Company stock, . . . . .	5,000 00	4,250 00
Salisbury Railroad bonds, . . . . .	500 00	500 00
	\$202,500 00	\$242,628 75

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon
129 shares Mechanics' Bank (Brooklyn), . . .	\$12,900 00	\$3,700 00
20 " Montauk Fire Insurance Co., . . .	1,100 00	800 00
	\$14,000 00	\$4,500 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*), \$139,900 00
Interest due or accrued thereon, . . . . . 1,713 67

\* Value of lands mortgaged, . . . . . \$94,500 00  
Value of buildings thereon, . . . . . 213,000 00  
Amount of insurance held as collateral, . . . . . 163,050 00

Stocks, bonds, etc., as per schedule, . . .	\$242,628 75	
Loans on collateral security, as per schedule, . . .	4,500 00	
Cash in the office of the company, . . .	1,693 70	
deposited in bank, . . . . .	23,243 22	
Interest due and accrued, . . . . .	29 84	
Premiums in course of collection (gross), . .	19,835 85	
Premiums more than 3 mos. due, \$950 00		
Gross assets, . . . . .	<hr/>	\$433,545 03
Deduct special deposits in other States, . . . . .		30,478 75
		<hr/>
Balance, . . . . .		\$403,066 28

## LIABILITIES.

Losses claimed and reported, . . . . .	\$25,346 00	
Less salvage, . . . . .	1,211 93	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$24,134 07	
Unearned premiums on outstanding risks, . .	131,528 85	
Commissions and brokerage, . . . . .	2,000 00	
	<hr/>	
Gross liabilities, except capital, . . . . .	\$157,662 92	
Deduct liabilities on special deposits, . . . .	9,167 02	
	<hr/>	148,495 90
		<hr/>
Surplus as regards policy holders, . . . . .		\$254,570 38
Paid-up capital, . . . . .		250,000 00
		<hr/>
Surplus over capital, . . . . .		\$4,570 38

## INCOME.

Cash received for fire premiums, . . . . .	\$281,760 35	
Deduct reinsurance and return premiums, . .	56,155 65	
Net cash received for fire premiums, . . . .	<hr/>	\$225,604 70
Interest received on mortgages, . . . . .		9,200 91
and dividends received from all other sources, .		8,259 43
		<hr/>
Gross cash income, . . . . .		\$243,065 04

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$148,640 53	
Deduct salvage and reinsurance, . . . . .	6,337 80	
Net cash paid for fire losses, . . . . .	<hr/>	\$142,302 73
Cash dividends paid, . . . . .		25,000 00
paid for commissions and brokerage, . . . .		45,817 96
for salaries of officers and employees, . . .		26,891 13
for State and local taxes, . . . . .		5,949 36
rent and incidentals, . . . . .		23,301 69
		<hr/>
Gross cash expenditures, . . . . .		\$269,262 87

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, .	\$28,046,327 00	\$197,167 02
written during 1884, . . .	33,246,445 00	285,313 85
Total, . . . . .	\$61,292,772 00	\$482,480 87
Deduct risks expired and terminated, .	30,013,227 00	223,062 09
In force at end of year, . . . . .	\$31,279,545 00	\$259,418 78
Deduct amount reinsured, . . . . .	930,719 00	6,666 47
Net amount in force, . . . . .	\$30,348,826 00	\$252,752 31

## MISCELLANEOUS.

Premiums received from organization of company, . .	\$2,879,409 35
Losses paid from organization of company, . . . .	1,330,012 52
Cash dividends declared from organization of company, .	503,000 00
Dividends declared during the year (10 per cent.), . .	25,000 00
Fire losses incurred during the year, . . . . .	141,670 15
Company's stock owned by directors, . . . . .	83,650 00

## MERCANTILE FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated January 15, 1852. Commenced business January 17, 1852.]

PAID-UP CAPITAL, \$200,000.

WILLIAM A. ANDERSON, *President*. C. W. PARMELEE, *Secretary*.

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$22,500 00	
Interest due or accrued thereon, . . . . .	208 74	
United States bonds, . . . . .	207,950 00	
Cash in the office of the company, . . . . .	874 97	
deposited in bank, . . . . .	3,760 45	
Interest due and accrued, . . . . .	1,270 00	
Premiums in course of collection (gross), . .	2,813 45	
Gross assets, . . . . .		\$239,377 61

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$126 97
claimed and reported, . . . . .	910 00
Unearned premiums on outstanding risks, . .	21,838 95

\* Value of lands mortgaged, . . . . . \$19,000 00  
 Value of buildings thereon, . . . . . 30,500 00  
 Amount of insurance held as collateral, . . 30,500 00

Due and accrued for rent, salaries, etc., . . . . .	\$575 00	
Commissions and brokerage, . . . . .	442 01	
Return premiums, . . . . .	88 49	
Gross liabilities, except capital, . . . . .	<u>          </u>	\$23,981 42
Surplus as regards policy holders, . . . . .		\$215,396 19
Paid-up capital, . . . . .		<u>200,000 00</u>
Surplus over capital, . . . . .		\$15,396 19

## INCOME.

Cash received for fire premiums, . . . . .	\$45,155 71	
Deduct reinsurance and return premiums, . . . . .	4,585 59	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$40,570 12
Interest received on mortgages, . . . . .		1,773 34
and dividends from all other sources, . . . . .		7,039 11
Income from return tax, . . . . .		<u>986 58</u>
Gross cash income, . . . . .		\$50,369 15

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$26,200 50	
Deduct salvage and reinsurance, . . . . .	907 89	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$25,292 61
Cash dividends paid, . . . . .		6,000 00
paid for commissions and brokerage, . . . . .		5,465 67
for salaries of officers and employees, . . . . .		11,310 00
for State and local taxes, . . . . .		1,093 17
for incidentals, . . . . .		<u>4,570 55</u>
Gross cash expenditures, . . . . .		\$53,732 00

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$6,087,834 00	\$45,591 56
written during 1884, . . . . .	6,126,706 00	<u>44,948 60</u>
Total, . . . . .	\$12,214,540 00	\$90,540 16
Deduct risks expired and terminated, . . . . .	6,561,428 00	<u>45,719 95</u>
In force at end of year, . . . . .	\$5,653,112 00	\$44,820 21
Deduct amount reinsured, . . . . .	273,650 00	<u>1,971 63</u>
Net amount in force, . . . . .	\$5,379,462 00	\$42,848 58

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$2,030,860 24
Losses paid from organization of company, . . .	995,759 78
Cash dividends declared from organization of company, .	584,000 00
Dividends declared during the year (3 per cent.), . .	6,000 00
Fire losses incurred during the year, . . . . .	24,479 05
Company's stock owned by directors, . . . . .	53,050 00

## THE MERCHANTS' INSURANCE COMPANY, NEWARK, N. J.

[Incorporated February 18, 1853. Commenced business, April 18, 1858.]

PAID-UP CAPITAL, \$400,000.

HENRY POWLES, *President*.J. R. MULLIKIN, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$134,000 00	\$163,162 50
Newark city bonds, . . . . .	100,000 00	120,000 00
New Jersey State bonds, . . . . .	1,000 00	1,170 00
Central Railroad of New Jersey bonds, .	25,000 00	25,000 00
Jersey City bonds, . . . . .	3,000 00	3,000 00
East Orange bonds, . . . . .	19,500 00	21,060 00
Elizabeth City bonds, . . . . .	16,000 00	8,000 00
Newark and Bloomfield Railroad bonds, .	10,000 00	10,600 00
Orange and Newark Railroad bonds, . .	35,000 00	37,100 00
Long Branch school bonds, . . . . .	15,000 00	18,000 00
Union School District bonds, . . . . .	1,800 00	1,872 00
Morris and Essex Railroad bonds, . . .	13,000 00	17,420 00
Citizens' Gas Light Company bonds, . .	13,500 00	13,770 00
Citizens' Gas Light Company stock, . .	5,000 00	5,500 00
Newark Gas Light Company stock, . . .	10,000 00	14,000 00
	<hr/>	<hr/>
	\$401,800 00	\$459,654 50

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Newark and New York Railroad bonds, .	\$4,950 00	\$2,500 00
10 shares Union B'g and Loan Association,	700 00	500 00
20 " Newark City National Bank, .	1,280 00	1,100 00
33 " National State Bank, . . . . .	1,980 00	1,500 00
10 " National Newark Banking Co., .	635 00	1,000 00
10 " Newark City National Bank, .	640 00	
82 " Newark Gas Light Company, .	5,740 00	7,500 00
40 " National Newark Banking Co., .	2,540 00	
44 " Citizens' Gas Light Company, .	2,420 00	2,500 00
74 " American Insurance Company, .	592 00	

	Par value.	Market value.
40 " Manufacturers' National Bank, .	\$3,000 00	\$2,500 00
112 " Yonkers Gas Light Company, .	3,920 00	2,700 00
111 " Newark City National Bank, .	7,104 00	3,400 00
New York, W. S. and Buffalo R.R. bonds, .	7,600 00	3,500 00
	<hr/>	<hr/>
	\$43,101 00	\$28,700 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$146,131 00	
Loans on mortgage of real estate (first liens*),	440,424 50	
Interest due or accrued thereon, . . .	9,581 96	
Stocks, bonds, etc., as per schedule, . .	459,654 50	
Loans on collateral security, as per schedule,	28,700 00	
Cash in the office of the company, . . .	4,524 82	
deposited in bank, . . . . .	41,070 70	
Interest due and accrued, . . . . .	9,830 64	
Premiums in course of collection (gross), .	66,634 59	
Rents due and accrued, . . . . .	1,036 68	
Premiums more than 3 mos. due, .	\$3,771 54	
Gross assets, . . . . .	<hr/>	\$1,207,589 39
Deduct special deposits in Georgia, . . .	. . . . .	30,468 75
Balance, . . . . .	. . . . .	<hr/>
		\$1,177,120 64

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$30,742 41	
claimed and reported, . . . . .	25,058 97	
disputed or resisted, . . . . .	22,522 94	
Unearned premiums on outstanding risks, .	365,849 44	
Reclaimable on perpetual fire policies, .	480 00	
Unpaid scrip ordered to be redeemed, .	5,197 00	
Interest due or accrued on scrip, . . .	1,365 95	
State and local taxes, . . . . .	904 67	
Commissions and brokerage, . . . . .	8,899 69	
Return premiums, . . . . .	4,641 05	
Miscellaneous, . . . . .	1,225 21	
	<hr/>	
Gross liabilities, except capital, . . .	\$466,887 33	
Deduct liabilities on special deposit, . .	13,000 00	
	<hr/>	453,887 33
Surplus as regards policy holders, . . .	. . . . .	\$723,233 31
Paid-up capital, . . . . .	. . . . .	400,000 00
	<hr/>	
Surplus over capital, . . . . .	. . . . .	\$323,233 31

\* Value of lands mortgaged, . . . . . \$507,565 00  
Value of buildings thereon, . . . . . 595,150 00  
Amount of insurance held as collateral, . . . . . 496,275 00



## INCOME.

Cash received for fire premiums, . . .	\$656,817 96	
Deduct reinsurance and return premiums, . .	74,598 69	
Net cash received for fire premiums, . . .	<u>          </u>	\$582,219 27
Interest received on mortgages, . . . . .		26,013 44
and dividends received from all other sources, .		25,090 25
Income from rents, . . . . .		5,208 12
		<u>          </u>
Gross cash income, . . . . .		\$638,531 08

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$395,458 11	
Deduct salvage and reinsurance, . . . . .	5,389 23	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$390,068 88
Cash dividends paid, . . . . .		44,000 00
paid for redemption of scrip, . . . . .		149 00
Interest paid scrip-holders, . . . . .		46 96
Cash paid for commissions and brokerage, . . .		116,364 09
for salaries of officers and employees, . . .		29,059 50
for State and local taxes, . . . . .		21,868 90
for incidentals, . . . . .		51,621 33
		<u>          </u>
Gross cash expenditures, . . . . .		\$653,178 66

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$64,636,690 00	\$678,424 54
written during 1884, . . . . .	61,176,233 00	659,691 75
	<u>          </u>	<u>          </u>
Total, . . . . .	\$125,812,923 00	\$1,338,116 29
Deduct risks expired and terminated, . . .	59,217,642 00	618,466 59
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$66,595,281 00	\$719,649 70
Deduct amount reinsured, . . . . .	600,892 00	6,889 89
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$65,994,389 00	\$712,759 81

## MISCELLANEOUS.

Premiums received from organization of company, . .	\$5,882,812 00
Losses paid from organization of company, . . . .	2,771,178 00
Cash dividends declared from organization of company, .	524,219 00
Dividends declared during the year (11 per cent.), . .	44,000 00
Fire losses incurred during the year, . . . . .	407,457 78
Company's stock owned by directors, . . . . .	68,200 00

## MERCHANTS' INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April, 1850. Commenced business April, 1850.]

PAID-UP CAPITAL, \$200,000.

JOHN H. MORRIS, *President*.JOHN L. DOUGLASS, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
North River Bank stock, . . . . .	\$9,000 00	\$10,800 00
Merchants' Exchange Bank stock, . . . . .	5,000 00	4,500 00
New York Central Railroad stock, . . . . .	10,000 00	8,550 00
New Jersey Central Railroad stock, . . . . .	10,000 00	3,950 00
Rennselaer and Saratoga Railroad stock, . . . . .	1,000 00	1,420 00
Western Union Tel. Company stock, . . . . .	20,000 00	10,900 00
New York City bonds, . . . . .	27,500 00	27,500 00
United States bonds, . . . . .	150,000 00	181,350 00
	<hr/>	<hr/>
	\$232,500 00	\$248,970 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
8 shares Home Insurance Company, . . . . .	\$988 00	\$400 00
25 " Amer. Mer. Union Express Co., . . . . .	2,250 00	} 2,500 00
10 " Home Insurance Company, . . . . .	1,123 50	
50 " Williamsburgh City Ins. Co., . . . . .	5,400 00	2,700 00
100 " Exchange Insurance Company, . . . . .	2,850 00	2,250 00
	<hr/>	<hr/>
	\$12,611 50	\$7,850 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$27,100 00	
Loans on mortgage of real estate (first liens*), . . . . .	77,000 00	
Interest due or accrued thereon, . . . . .	1,785 00	
Stocks, bonds, etc., as per schedule, . . . . .	248,970 00	
Loans on collateral security, as per schedule, . . . . .	7,850 00	
Cash in the office of the company, . . . . .	3,973 88	
deposited in bank, . . . . .	11,169 82	
Interest due and accrued, . . . . .	221 88	
Premiums in course of collection (net), . . . . .	8,628 29	
Premiums more than 3 mos. due, \$389 23		
Gross assets, . . . . .	<hr/>	\$386,698 87

\* Value of lands mortgaged, . . . . . \$46,000 00  
Value of buildings thereon, . . . . . 113,000 00  
Amount of insurance held as collateral, . . . . . 89,400 00

## LIABILITIES.

Losses claimed and reported, . . . . .	\$9,875 00	
Unearned premiums on outstanding risks, .	68,304 12	
State and local taxes, . . . . .	2,180 15	
Gross liabilities, except capital, . . . . .	<u>          </u>	\$80,359 27
Surplus as regards policy holders, . . . . .		\$306,339 60
Paid-up capital, . . . . .		<u>200,000 00</u>
Surplus over capital, . . . . .		\$106,339 60

## INCOME.

Cash received for fire premiums, . . . . .	\$137,198 76	
Deduct reinsurance and return premiums, .	13,739 38	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$123,459 38
Interest received on mortgages, . . . . .		6,775 53
and dividends received from all other sources, .		11,790 46
Income from rents, . . . . .		<u>1,868 00</u>
Gross cash income, . . . . .		\$143,893 37

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$71,949 00	
Deduct salvage and reinsurance, . . . . .	928 63	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$71,020 37
Cash dividends paid, . . . . .		10,000 00
paid for commissions and brokerage, . . . . .		27,593 27
for salaries of officers and employees, . . . . .		21,385 30
for State and local taxes, . . . . .		1,829 53
for incidentals, . . . . .		<u>11,831 89</u>
Gross cash expenditures, . . . . .		\$143,660 36

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$19,894,534 00	\$128,437 32
written during 1884, . . . . .	19,617,938 00	135,294 68
Total, . . . . .	<u>\$39,512,472 00</u>	<u>\$263,732 00</u>
Deduct risks expired and terminated, . . . . .	20,180,067 00	129,494 11
In force at end of year, . . . . .	<u>\$19,332,405 00</u>	<u>\$134,237 89</u>
Deduct amount reinsured, . . . . .	45,750 00	188 98
Net amount in force, . . . . .	<u>\$19,286,655 00</u>	<u>\$134,048 91</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$1,415,206 55
Losses paid from organization of company, . . .	1,925,154 12
Cash dividends declared from organization of company, . . .	1,092,000 00
Dividends declared during the year (5 per cent.), . . .	10,000 00
Fire losses incurred during the year, . . . . .	74,940 75
Company's stock owned by directors, . . . . .	36,100 00

MERCHANTS' INSURANCE COMPANY IN PROVIDENCE,  
PROVIDENCE, R. I.

[Incorporated May 15, 1851. Commenced business July, 1851.]

PAID-UP CAPITAL, \$200,000.

WM. T. BARTON, *President*.WM. P. GOODWIN, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
1600 shares National Bank of Commerce, . . .	\$30,000 00	\$32,400 00
1000 " American National Bank, . . .	50,000 00	48,000 00
400 " Merchants' National Bank, . . .	20,000 00	26,800 00
200 " Globe National Bank, . . .	10,000 00	13,400 00
467 " Providence Gas Company, . . .	23,350 00	32,223 00
200 " Phenix National Bank, . . .	10,000 00	18,000 00
257 " Mechanics' National Bank, . . .	12,850 00	18,504 00
102 " Manufacturers' National Bank, . . .	10,200 00	15,402 00
100 " Del. and Hudson Canal Co., . . .	9,862 00	6,850 00
	<u>\$226,262 00</u>	<u>\$261,579 00</u>

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
6 shares Phenix National Bank, . . .	\$540 00	\$500 00
10 " Am. Wood Paper Company, . . .	600 00	
	<u>\$1,140 00</u>	<u>\$500 00</u>

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$20,500 00
Interest due or accrued thereon, . . .	145 83
Stocks, bonds, etc., as per schedule, . . .	261,579 00
Loans on collateral security, as per schedule,	500 00
Cash in the office of the company, . . .	2,934 26

\* Value of lands mortgaged, . . . . . \$26,500 00  
 Value of buildings thereon, . . . . . 26,500 00  
 Amount of insurance held as collateral, . . . . . 20,300 00

## 276 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Cash deposited in bank, . . . . .	\$94,001 19	
Interest due and accrued, . . . . .	689 35	
Premiums in course of collection (gross), . . . . .	25,223 35	
Due for reinsurance, . . . . .	2,059 53	
Gross assets, * . . . .	<u>          </u>	\$407,632 51

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$17,657 99	
claimed and reported, . . . . .	8,300 00	
disputed or resisted, . . . . .	1,950 00	
Unearned premiums on outstanding risks, . . . . .	124,347 73	
Due and accrued for rents, salaries, etc., . . . . .	300 00	
State and local taxes, . . . . .	200 93	
Commissions and brokerage, . . . . .	1,808 38	
Gross liabilities, except capital, . . . . .	<u>          </u>	154,565 03
Surplus as regards policy holders, . . . . .		\$253,067 48
Paid-up capital, . . . . .		<u>200,000 00</u>
Surplus over capital, . . . . .		\$53,067 48

## INCOME.

Cash received for fire premiums, . . . . .	\$224,111 19	
Deduct reinsurance and return premiums, . . . . .	25,661 56	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$198,449 63
Cash received for marine and inland prem's, . . . . .	\$10,408 16	
Deduct reinsurance and return premiums, . . . . .	368 48	
Net cash rec'd for marine and inland prem's, . . . . .	<u>          </u>	10,039 68
Interest received on mortgages, . . . . .		566 83
and dividends received from all other sources, . . . . .		18,453 69
Income from old accounts, . . . . .		<u>46 89</u>
Gross cash income, . . . . .		\$227,556 72

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$156,631 77	
Deduct salvage and reinsurance, . . . . .	8,015 25	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$148,616 52
Cash paid for marine and inland losses, . . . . .	\$12,761 50	
Deduct salvage and reinsurance, . . . . .	22 34	
Net cash paid for marine and inland losses, . . . . .	<u>          </u>	12,739 16
Cash dividends paid, . . . . .		6,000 00
paid for commissions and brokerage, . . . . .		37,817 26
for salaries of officers and employees, . . . . .		28,296 03
for State and local taxes, . . . . .		<u>6,952 48</u>
Gross cash expenditures, . . . . .		\$240,421 45

\* Including \$25,000 Special Reserve Fund held under Rhode Island law.

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$22,172,928 00	\$265,995 24
written during 1884, . . .	19,972,738 00	230,176 12
Total, . . . . .	\$42,145,666 00	\$496,171 36
Deduct risks expired and terminated, . . .	21,618,178 00	245,367 92
In force at end of year, . . . . .	\$20,527,488 00	\$250,803 44
Deduct amount reinsured, . . . . .	178,517 00	1,887 04
Net amount in force, . . . . .	\$20,348,971 00	\$248,916 40
Marine risks outstanding Dec. 31, 1883, . . .	\$103,639 00	\$1,684 68
written during 1884, . . . . .	937,024 00	9,115 24
Total, . . . . .	\$1,040,663 00	\$10,799 92
Deduct risks expired and terminated, . . .	1,022,904 00	10,614 88
In force at end of year, . . . . .	\$17,759 00	\$185 04

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$5,053,916 64
Losses paid from organization of company, . . .	3,470,914 84
Cash dividends declared from organization of company, . .	590,000 00
Dividends declared during the year (3 per cent.), . . .	6,000 00
Fire losses incurred during the year, . . . . .	146,744 94
Marine and inland losses incurred during the year, . . .	12,039 16
Company's stock owned by directors, . . . . .	49,400 00

## MERIDEN FIRE INSURANCE COMPANY, MERIDEN, CONN.

[Incorporated July, 1863. Commenced business February, 1872.]

PAID-UP CAPITAL, \$200,000.

A. CHAMBERLAIN, *President*.E. B. COWLES, *Secretary*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$20,000 00	\$21,600 00
Meriden City bonds, . . . . .	5,000 00	5,750 00
Cleveland City bonds, . . . . .	10,000 00	11,800 00
Cincinnati City bonds, . . . . .	10,000 00	12,000 00
Dayton City bonds, . . . . .	20,000 00	23,600 00
Harlem River and Pt. Chester R. R. bonds, . . . . .	17,000 00	22,350 00



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	Par value.	Market value.
Danbury and Norwalk Railroad bonds, .	\$9,500 00	\$11,210 00
Dayton and Michigan Railroad bonds, .	5,000 00	5,350 00
Housatonic Railroad bonds, . . . .	10,000 00	10,000 00
135 shares First National Bank, Meriden, .	13,500 00	15,525 00
273 " Home National Bank, Meriden,	27,300 00	34,125 00
89 " Meriden National Bank, . . .	8,900 00	11,570 00
45 " New Britain National Bank, . .	4,500 00	6,975 00
55 " Yale National B'k, New Haven,	5,500 00	6,325 00
50 " Hartford National Bank, . . .	5,000 00	9,000 00
50 " Mercantile Nat'l B'k, Hartford, .	5,000 00	5,500 00
2 " Phoenix National B'k, Hartford,	200 00	320 00
50 " Southington National Bank, . .	5,000 00	5,350 00
15 " First Nat'l Bank, Wallingford, .	1,500 00	1,650 00
25 " N. Y., N. H. and H. R. R., . . .	2,500 00	4,375 00
50 " Chic., Mil. and St. Paul R. R., .	5,000 00	5,250 00
100 " Danbury and Norwalk R. R., . .	5,000 00	3,750 00
20 " Adams Express Company, . . .	2,000 00	2,600 00
100 " Meriden Gas Light Company, . .	2,500 00	2,750 00
	<hr/>	<hr/>
	\$199,900 00	\$241,725 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$24,000 00	
Interest due or accrued thereon, . . .	60 00	
Stocks, bonds, etc., as per schedule, . .	241,725 00	
Cash in the office of the company, . . .	1,339 83	
deposited in bank, . . . . .	18,191 22	
Interest due and accrued, . . . . .	1,192 50	
Premiums in course of collection (gross), .	11,068 25	
Non-resident tax, . . . . .	107 80	
Rents due and accrued, . . . . .	503 33	
Miscellaneous, . . . . .	4,000 00	
Gross assets, . . . . .	<hr/>	\$302,187 93

## LIABILITIES.

Losses claimed and reported, . . . .	\$8,152 45
disputed or resisted, . . . . .	600 00
	<hr/>
Total amount of losses, . . . . .	\$8,752 45
Less reinsurance, . . . . .	865 50
	<hr/>
Net amount of unpaid losses, . . . .	\$7,886 95
Unearned premiums on outstanding risks, .	40,030 72

\* Value of lands mortgaged, . . . . . \$37,500 00  
Value of buildings thereon, . . . . . 45,500 00  
Amount of insurance held as collateral, . . . . . 32,300 00

Due and accrued for rent, salaries, etc., . . .	\$400 00	
Commissions and brokerage, . . . . .	784 59	
Gross liabilities, except capital, . . . . .	<u>          </u>	\$49,102 26
Surplus as regards policy holders, . . . . .		\$253,085 67
Paid-up capital, . . . . .		<u>200,000 00</u>
Surplus over capital, . . . . .		\$53,085 67

## INCOME.

Cash received for fire premiums, . . . . .	\$88,122 15	
Deduct reinsurance and return premiums, . . . . .	22,565 75	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$65,556 40
Interest received on mortgages, . . . . .		1,493 64
and dividends received from all other sources, . . . . .		12,470 26
Income from brokerage, . . . . .		<u>2,787 72</u>
Gross cash income, . . . . .		\$82,308 02

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$56,423 90	
Deduct salvage and reinsurance, . . . . .	13,313 42	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$43,110 48
Cash dividends paid, . . . . .		16,000 00
paid for commissions and brokerage, . . . . .		11,171 04
for salaries of officers and employees, . . . . .		5,178 34
for State and local taxes, . . . . .		1,292 14
for incidentals, . . . . .		<u>3,109 21</u>
Gross cash expenditures, . . . . .		\$79,861 21

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$6,767,084 00	\$70,330 12
written during 1884, . . . . .	7,532,445 00	90,389 33
Total, . . . . .	<u>\$14,299,529 00</u>	<u>\$160,719 45</u>
Deduct risks expired and terminated, . . . . .	5,957,343 00	65,352 60
In force at end of year, . . . . .	<u>\$8,342,186 00</u>	<u>\$95,366 85</u>
Deduct amount reinsured, . . . . .	1,503,193 00	19,051 06
Net amount in force, . . . . .	<u>\$6,838,993 00</u>	<u>\$76,315 79</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$1,834,202 50
Losses paid from organization of company, . . . . .	1,136,400 52
Cash dividends declared from organization of company, . . . . .	184,000 00
Dividends declared during the year (8 per cent.), . . . . .	16,000 00
Fire losses incurred during the year, . . . . .	40,342 25
Company's stock owned by directors, . . . . .	75,600 00

## MONTAUK FIRE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated May 19, 1857. Commenced business May 23, 1857.]

PAID-UP CAPITAL, \$200,000.

DANIEL F. FERNALD, *President.*GEORGE F. MALBY, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$143,000 00	\$173,898 75
Nassau Gas Light Company cert., . . . .	5,000 00	4,550 00
Brooklyn City Railroad stock, . . . . .	20,000 00	43,600 00
Broadway Railroad stock, . . . . .	3,500 00	7,525 00
Bushwick Railroad stock, . . . . .	2,000 00	3,200 00
National City Bank stock, . . . . .	10,000 00	30,000 00
Long Island Bank stock, . . . . .	3,500 00	3,920 00
Nassau National Bank stock, . . . . .	5,100 00	10,200 00
Mechanics' National Bank stock, . . . .	2,500 00	5,250 00
Bank of New York stock, . . . . .	3,300 00	5,445 00
First National Bank stock, . . . . .	1,200 00	3,240 00
Commercial National Bank stock, . . . .	600 00	750 00
Long Island Loan and Trust Co. stock, . .	2,000 00	1,200 00
Union Ferry Company stock, . . . . .	1,300 00	1,846 00
	<hr/>	<hr/>
	\$203,000 00	\$294,624 75

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Commercial Bank (Brooklyn) stock, . . .	\$1,125 00	\$400 00
Mechanics' Bank (Brooklyn) stock, . . .	3,150 00	1,700 00
	<hr/>	<hr/>
	\$4,275 00	\$2,100 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$16,800 00
Interest due or accrued thereon, . . . .	75 00
Stocks, bonds, etc., as per schedule, . . .	294,624 75
Loans on collateral security, as per schedule,	2,100 00
Cash deposited in bank, . . . . .	11,901 14
Interest due and accrued, . . . . .	714 44
Premiums in course of collection (gross), .	13,450 64
more than 3 mos. due, . . . . .	\$843 82
Gross assets, . . . . .	<hr/>
	\$339,665 97

\* Value of lands mortgaged, . . . . . \$16,000 00  
Value of buildings thereon, . . . . . 21,500 00  
Amount of insurance held as collateral, . . . . . 15,225 00

## LIABILITIES.

Losses adjusted, unpaid, . . . .	\$10,340 70	
claimed and reported, . . . .	3,321 71	
disputed or resisted, . . . .	2,750 00	
Unearned premiums on outstanding risks, .	65,408 27	
Due and accrued for rent, salaries, etc., .	875 00	
State and local taxes, . . . . .	500 00	
Commissions and brokerage, . . . .	2,000 00	
Gross liabilities, except capital, . . .	<u>          </u>	\$85,195 68
Surplus as regards policy holders, . . . .		\$254,470 29
Paid-up capital, . . . . .		<u>200,000 00</u>
Surplus over capital, . . . . .		\$54,470 29

## INCOME.

Cash received for fire premiums, . . . .	\$138,143 34	
Deduct reinsurance and return premiums, .	15,994 13	
Net cash received for fire premiums, . . .	<u>          </u>	\$122,149 21
Interest received on mortgages, . . . . .		1,149 00
and dividends received from all other sources, .		<u>14,801 91</u>
Gross cash income, . . . . .		\$138,100 12

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$79,061 82	
Deduct salvage and reinsurance, . . . .	1,268 09	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$77,793 73
Cash dividends paid, . . . . .		20,000 00
paid for commissions and brokerage, . . . .		23,352 38
for salaries of officers and employees, . . . .		12,904 19
for State and local taxes, . . . . .		1,696 68
for incidentals, . . . . .		<u>14,033 72</u>
Gross cash expenditures, . . . . .		\$149,780 70

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$15,970,834 00	\$119,603 59
written during 1884, . . . . .	17,170,608 00	<u>140,195 55</u>
Total, . . . . .	<u>\$33,141,442 00</u>	\$259,799 14
Deduct risks expired and terminated, . . .	16,748,156 00	<u>128,236 39</u>
In force at end of year, . . . . .	\$16,393,286 00	\$131,562 75
Deduct amount reinsured, . . . . .	267,937 00	<u>1,606 24</u>
Net amount in force, . . . . .	\$16,125,349 00	\$129,956 51

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$2,141,041 00
Losses paid from organization of company, . . .	1,031,137 00
Cash dividends declared from organization of company, . .	543,500 00
Dividends declared during the year (10 per cent.), . . .	20,000 00
Fire losses incurred during the year, . . . . .	80,900 94
Company's stock owned by directors, . . . . .	86,100 00

## NATIONAL FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated November 27, 1871. Commenced business December 1, 1871.]

PAID-UP CAPITAL, \$1,000,000.

MARK HOWARD, *President*.JAMES NICHOLS, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$100,000 00	\$117,875 00
Hartford City bonds, . . . . .	35,000 00	41,850 00
New Britain City bonds, . . . . .	6,000 00	7,200 00
Rochester City bonds, . . . . .	25,000 00	32,500 00
Lockport City bonds, . . . . .	10,000 00	12,200 00
Buffalo City bonds, . . . . .	15,000 00	18,450 00
Cleveland City bonds, . . . . .	10,000 00	11,300 00
Detroit City bonds, . . . . .	13,000 00	15,860 00
Meriden Town bonds, . . . . .	10,000 00	10,500 00
Hartford School District bonds, . . . . .	25,000 00	29,500 00
St. Johnsbury and L. C. Railroad bonds, . . . . .	20,000 00	22,000 00
Danbury and Norwalk Railroad bonds, . . . . .	10,000 00	10,200 00
Harlem River and P. C. Railroad bonds, . . . . .	25,000 00	31,250 00
Erie Railroad bonds, . . . . .	20,000 00	23,800 00
Jackson, L. and S. Railroad bonds, . . . . .	20,000 00	21,000 00
Cleve., Col., Cin. and Ind. R.R. bonds, . . . . .	20,000 00	24,000 00
Chicago and West. Indiana Railroad bonds, . . . . .	20,000 00	20,000 00
Chicago and Northwestern Railroad bonds, . . . . .	20,000 00	22,200 00
Chicago, Mil. and St. Paul Railroad bonds, . . . . .	10,000 00	11,000 00
Chicago, Burl. and Quincy Railroad bonds, . . . . .	10,000 00	10,300 00
Hannibal and St. Joseph Railroad bonds, . . . . .	20,000 00	22,800 00
400 shares New York, N. H. and H. R.R., . . . . .	40,000 00	72,000 00
200 " New York and Harlem R. R., . . . . .	10,000 00	19,000 00
500 " N. Y. Central and H. R. R.R., . . . . .	50,000 00	43,500 00
583 " Pennsylvania Railroad, . . . . .	29,150 00	29,150 00
200 " Pitts., F. W. and Chicago R.R., . . . . .	20,000 00	25,400 00
200 " Cleveland and Pittsburgh R.R., . . . . .	10,000 00	13,700 00
117 " Illinois Central Railroad, . . . . .	11,700 00	13,228 00
110 " Chicago, Burl. and Quincy R.R., . . . . .	11,000 00	12,760 00

		Par value.	Market value.
300 shares	Chicago, R. I. and Pacific R.R., .	\$30,000 00	\$31,800 00
100 "	Metropolitan Nat'l Bank, N. Y.,	10,000 00	5,000 00
50 "	Central National Bank, N. Y., .	5,000 00	5,750 00
150 "	Farm. and Mech. Nat'l B'k, H'rtf'd,	15,000 00	16,500 00
100 "	Charter Oak Nat'l B'k, Hartford,	10,000 00	14,500 00
300 "	Hartford Nat'l Bank, Hartford, .	30,000 00	52,500 00
300 "	Phoenix Nat'l Bank, Hartford, .	30,000 00	45,000 00
215 "	Ætna Nat'l Bank, Hartford, .	21,500 00	25,800 00
50 "	City Nat'l Bank, Hartford, .	5,000 00	3,500 00
50 "	Mercantile Nat'l B'k, Hartford, .	5,000 00	5,250 00
247 "	Exchange Nat'l B'k, Hartford, .	12,350 00	16,796 00
50 "	Second Nat'l B'k, New Haven, .	5,000 00	7,750 00
100 "	Thames Nat'l Bank, Norwich, .	10,000 00	14,000 00
75 "	Republic Nat'l Bank, Boston, .	7,500 00	9,750 00
70 "	Boston Nat'l Bank, Boston, .	7,000 00	7,840 00
70 "	St. Paul Nat'l Bank, St. Paul, .	7,000 00	7,000 00
25 "	Merchants' Nat'l B'k, St. Louis,	250 00	175 00
320 "	Willimantic Linen Company, .	8,000 00	11,200 00
		<hr/>	<hr/>
		\$844,450 00	\$1,024,634 00

## Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
New York Elevated Railroad bonds, .		\$2,340 00	\$1,440 00
5 shares	New York, N. H. and H. R.R., .	900 00	400 00
5 "	Hartford Gas Company, .	145 00	
15 "	Adams Express Company, .	1,875 00	1,800 00
6 "	Hartford and W. H. Railroad, .	630 00	
221 "	Travelers' Insurance Company,	59,670 00	14,450 00
		<hr/>	<hr/>
		\$65,560 00	\$18,090 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$30,495 98
Loans on mortgage of real estate (first liens*),	503,750 00
Interest due or accrued thereon, . . .	9,742 15
Stocks, bonds, etc., as per schedule, . .	1,024,634 00
Loans on collateral security, as per schedule,	18,090 00
Cash in the office of the company, . . .	1,174 03
deposited in bank, . . . . .	128,521 22
Interest due and accrued, . . . . .	7,895 58
Premiums in course of collection (net), .	46,000 00
Gross assets, . . . . .	<hr/> \$1,770,302 96

\* Value of lands mortgaged, . . . . \$767,040 00  
 Value of buildings thereon, . . . . 656,300 00  
 Amount of insurance held as collateral, . . 418,060 00



## LIABILITIES. \*

Losses adjusted, unpaid, . . . .	\$14,364 24	
claimed and reported, . . . .	30,302 59	
disputed or resisted, . . . .	6,000 00	
Unearned premiums on outstanding risks, .	293,889 70	
Gross liabilities, except capital, . . .	<u>          </u>	\$344,556 53
Surplus as regards policy holders, . . .		\$1,425,746 43
Paid-up capital, . . . . .		<u>1,000,000 00</u>
Surplus over capital, . . . . .		\$425,746 43

## INCOME.

Cash received for fire premiums, . . .	\$490,031 85	
Deduct reinsurance and return premiums, .	38,322 62	
Net cash received for fire premiums, . . .	<u>          </u>	\$451,709 23
Interest received on mortgages, . . . .		30,307 74
and dividends received from all other sources, .		61,456 87
Income from rents, . . . . .		<u>2,950 50</u>
Gross cash income, . . . . .		\$546,424 34

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$240,038 51	
Deduct salvage and reinsurance, . . . .	3,168 23	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$236,870 28
Cash dividends paid, . . . . .		100,000 00
paid for commissions and brokerage, . . . .		69,256 87
for salaries of officers and employees, . . . .		33,261 14
for State and local taxes, . . . . .		12,924 45
for incidentals, . . . . .		<u>28,876 35</u>
Gross cash expenditures, . . . . .		\$481,189 09

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . .	\$45,350,312 00	\$517,488 11
written during 1884, . . . . .	40,781,908 00	490,031 85
Total, . . . . .	<u>\$86,132,220 00</u>	<u>\$1,007,519 96</u>
Deduct risks expired and terminated, . .	38,418,318 00	432,190 64
In force at end of year, . . . . .	<u>\$47,713,902 00</u>	<u>\$575,329 32</u>
Deduct amount reinsured, . . . . .	287,234 00	3,291 42
Net amount in force, . . . . .	<u>\$47,426,668 00</u>	<u>\$572,037 90</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$1,767,014 09
Losses paid from organization of company, . . .	2,276,354 71
Cash dividends declared from organization of company, . .	977,000 00
Dividends declared during the year (10 per cent.), . . .	100,000 00
Fire losses incurred during the year, . . . . .	235,008 61
Company's stock owned by directors, . . . . .	108,900 00

## NATIONAL FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated 1838. Commenced business April 9, 1838.]

PAID-UP CAPITAL, \$200,000.

HENRY T. DROWNE, *President*.F. J. WALTON, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$205,000 00	\$247,250 00
130 shares National Bank of Commerce, . . . . .	13,000 00	18,980 00
100 " Amer. Exchange Nat'l Bank, . . . . .	10,000 00	12,000 00
150 " Manhattan Company Bank, . . . . .	7,500 00	11,250 00
	<u>\$235,500 00</u>	<u>\$289,480 00</u>

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*), \$53,588 98	
Interest due or accrued thereon, . . . . .	645 13
Stocks, bonds, etc., as per schedule, . . . . .	289,480 00
Cash in the office of the company, . . . . .	779 23
deposited in bank, . . . . .	28,680 77
Interest due and accrued, . . . . .	520 00
Premiums in course of collection (gross), . . . . .	27,343 68
Gross assets, . . . . .	<u>\$401,037 79</u>

## LIABILITIES.

Losses claimed and reported, . . . . .	\$19,002 42
disputed or resisted, . . . . .	4,625 27
Unearned premiums on outstanding risks, . . . . .	100,694 93
Due for borrowed money, . . . . .	17,500 00
Commissions and brokerage, . . . . .	4,101 54
Return premiums, . . . . .	3,113 17
Gross liabilities, except capital, . . . . .	<u>149,037 33</u>
Surplus as regards policy holders, . . . . .	\$252,000 46
Paid-up capital, . . . . .	<u>200,000 00</u>
Surplus over capital, . . . . .	<u>\$52,000 46</u>

\* Total value of property mortgaged, . . . \$141,200 00  
Amount of insurance held as collateral, . . . 75,900 00

## INCOME.

Cash received for fire premiums, . . .	\$221,008 04	
Deduct reinsurance and return premiums, . . .	26,710 02	
Net cash received for fire premiums, . . .	<u>          </u>	\$194,298 02
Interest and dividends received from all sources, . . .		14,195 97
Income from return tax, . . . . .		332 86
		<u>          </u>
Gross cash income, . . . . .		\$208,826 85

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$133,663 43	
Deduct salvage and reinsurance, . . . . .	759 87	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$132,903 56
Cash dividends paid, . . . . .		18,000 00
paid for commissions and brokerage, . . . . .		41,234 19
for salaries of officers and employees, . . . . .		20,579 17
for State and local taxes, . . . . .		2,949 32
for rent and incidentals, . . . . .		15,494 81
		<u>          </u>
Gross cash expenditures, . . . . .		\$231,161 05

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$29,186,489 00	\$218,277 71
written during 1884, . . . . .	29,906,836 00	231,790 11
	<u>          </u>	<u>          </u>
Total, . . . . .	\$59,093,325 00	\$450,067 82
Deduct risks expired and terminated, . . .	31,703,703 00	246,828 79
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$27,389,622 00	\$203,239 03
Deduct amount reinsured, . . . . .	248,114 00	1,550 12
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$27,141,508 00	\$201,688 91

## MISCELLANEOUS.

Premiums received from reorganization of company, . . .	\$1,004,357 53
Losses paid from reorganization of company, . . . . .	2,085,907 63
Cash dividends declared from organization of company, . .	1,008,056 00
Dividends declared during the year (9 per cent.), . . .	18,000 00
Fire losses incurred during the year, . . . . .	134,537 52
Company's stock owned by directors, . . . . .	44,325 00

## NEWARK FIRE INSURANCE COMPANY, NEWARK, N. J.

[Incorporated May 14, 1810. Commenced business May 14, 1810.]

PAID-UP CAPITAL, \$250,000.

CHARLES S. HAINES, *President*.JOHN J. HENRY, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$221,000 00	\$235,190 00
Morris and Essex Railroad stock, . . . . .	20,000 00	23,500 00
National Newark Bank'g Co. stock, . . . . .	7,700 00	10,395 00
Newark City Nat'l Bank stock, . . . . .	13,250 00	17,887 50
National State Bank stock, . . . . .	11,400 00	13,680 00
E. Orange Improvement bonds, . . . . .	5,193 41	5,518 00
	<hr/>	<hr/>
	\$278,543 41	\$306,170 50

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Merchants' Insurance Company stock, . . . . .	\$4,900 00	\$3,500 00
Mortgage loan, . . . . .	15,000 00	4,500 00
Savings bank books, . . . . .	2,350 00	2,000 00
	<hr/>	<hr/>
	\$22,250 00	\$10,000 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$54,300 00	
Loans on mortgage of real estate (first liens*), . . . . .	258,277 58	
Interest due or accrued thereon, . . . . .	5,039 57	
Stocks, bonds, etc., as per schedule, . . . . .	306,170 50	
Loans on collateral security, as per schedule, . . . . .	10,000 00	
Cash in the office of the company, . . . . .	1,275 59	
deposited in bank, . . . . .	27,705 26	
Interest due and accrued, . . . . .	1,571 80	
Premiums in course of collection (gross), . . . . .	15,334 12	
Notes taken for fire risks, . . . . .	1,546 73	
Rents due and accrued, . . . . .	320 00	
Gross assets, . . . . .	<hr/>	\$681,541 15

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$2,789 38
claimed and reported, . . . . .	11,615 00
disputed or resisted, . . . . .	2,781 96
Unearned premiums on outstanding risks, . . . . .	105,682 38

\* Value of lands mortgaged, . . . . . \$415,830 00  
Value of buildings thereon, . . . . . 397,720 00  
Amount of insurance held as collateral, . . . . . 361,500 00

# 288 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Dividends to stockholders unpaid, . . .	\$7,670 51	
Commissions and brokerage, . . .	3,066 82	
Gross liabilities, except*capital, . . .	<u>          </u>	\$133,606 05
Surplus as regards policy holders, . . .		\$547,935 10
Paid-up capital, . . . . .		<u>250,000 00</u>
Surplus over capital, . . . . .		\$297,935 10

## INCOME.

Cash received for fire premiums, . . .	\$178,815 39	
Deduct reinsurance and return premiums, . .	17,944 05	
Net cash received for fire premiums, . . .	<u>          </u>	\$160,871 34
Interest received on mortgages, . . . . .		14,768 16
and dividends received from all other sources, .		12,036 65
Income from rents, . . . . .		<u>1,303 50</u>
Gross cash income, . . . . .		\$188,979 65

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$96,354 19	
Deduct salvage and reinsurance, . . .	4,115 21	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$92,238 98
Cash dividends paid, . . . . .		26,725 25
paid for commissions and brokerage, . . .		32,765 02
for salaries of officers and employees, . .		9,780 60
for State and local taxes, . . . . .		7,650 29
for incidentals, . . . . .		6,324 44
for profit and loss, . . . . .		<u>700 00</u>
Gross cash expenditures, . . . . .		\$176,184 58

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, .	\$25,708,169 00	\$227,737 53
written during 1884, . . .	22,138,276 00	179,372 81
Total, . . . . .	<u>\$47,846,445 00</u>	<u>\$407,110 34</u>
Deduct risks expired and terminated, .	22,954,352 00	190,473 19
In force at end of year, . . . . .	<u>\$24,892,093 00</u>	<u>\$216,637 15</u>
Deduct amount reinsured, . . . . .	446,820 00	3,808 06
Net amount in force, . . . . .	<u>\$24,445,273 00</u>	<u>\$212,829 09</u>

## MISCELLANEOUS.

Premiums received from organization of company, .	\$2,763,817 34
Losses paid from organization of company, . . . .	1,090,681 51
Cash dividends declared from organization of company, .	478,051 00
Dividends declared during the year (10 per cent.), . .	25,000 00
Fire losses incurred during the year, . . . . .	92,590 17
Company's stock owned by directors, . . . . .	25,310 00

NEW HAMPSHIRE INSURANCE COMPANY, MANCHESTER,  
N. H.

[Incorporated, 1869. Commenced business April, 1870.]

PAID-UP CAPITAL, \$500,000.

JAMES A. WESTON, *President.*

JOHN C. FRENCH, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$210,000 00	\$253,700 00
Manchester city bonds, . . . . .	47,200 00	55,500 00
St. Louis city bonds, . . . . .	12,000 00	12,360 00
Chicago city bonds, . . . . .	10,000 00	12,000 00
Zanesville city bonds, . . . . .	10,000 00	11,000 00
Marietta city bonds, . . . . .	10,000 00	11,500 00
Concord city bonds, . . . . .	1,500 00	1,600 00
Brainerd Water Company bonds, . . . . .	5,000 00	5,500 00
Michigan Air Line Railroad bonds, . . . . .	10,000 00	11,200 00
Maine Central Railroad bonds, . . . . .	10,000 00	12,000 00
Burlington and Missouri Riv. R. R. bonds, . . . . .	10,000 00	11,500 00
Chicago, Burlington and Quincy R.R. b'ds, . . . . .	25,000 00	28,500 00
Jackson, Lansing and Saginaw R.R. bonds, . . . . .	10,000 00	11,200 00
New York & New England R. R. bonds, . . . . .	20,000 00	19,800 00
Union Pacific Railroad bonds, . . . . .	35,000 00	38,750 00
Oregon Short Line Railroad bonds, . . . . .	10,000 00	8,700 00
Boston, Concord & Montreal R. R. bonds, . . . . .	62,000 00	66,340 00
Chicago, Clin., Dub. and Minn. R.R. bonds, . . . . .	10,000 00	12,000 00
New Hampshire state bonds, . . . . .	10,000 00	13,000 00
Hillsborough county bonds, . . . . .	5,000 00	5,600 00
C., and W. Michigan Railroad bonds, . . . . .	25,000 00	22,000 00
Suncook Valley Railroad stock, . . . . .	4,000 00	4,600 00
Merchants' National Bank stock, . . . . .	10,000 00	12,500 00
N. Y. Cent. and Hudson Riv. R. R. stock, . . . . .	10,000 00	8,400 00
Norwich and Worcester Railroad stock, . . . . .	3,100 00	4,960 00
Pemigewasset Valley Railroad stock, . . . . .	26,000 00	28,600 00
Chicago, Burlington & Quincy R. R. stock, . . . . .	44,000 00	50,600 00
	<hr/>	<hr/>
	\$644,800 00	\$733,410 00



## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
25 shares Chicago and W. Mich. R. R., .	\$1,000 00	\$100 00
225 " Boston, Con & Montreal R. R.,	20,250 00	12,000 00
8 " Manchester & Lawrence R. R., .	1,320 00	3,000 00
2 " Moline Plow Company, . .	3,000 00	
25 " Nashua Card and Paper Co., .	3,750 00	2,750 00
50 " N. Y. Cent. & Hud. Riv. R. R., .	4,250 00	7,200 00
50 " Lake Shore and Mich. So. R. R.,	3,000 00	
5 " Manchester Mills, . . . .	650 00	3,000 00
300 " Boston Water Company, . .	600 00	
Savings Bank book, . . . . .	2,419 42	
100 shares Manchester & Lawrence R. R., .	16,500 00	10,000 00
120 " Chicago, Burl. and Quincy R.R.,	13,680 00	10,000 00
50 " Chicago, Burl. and Quincy R.R.,	5,700 00	6,500 00
15 " Nashua Card and Paper Co., .	2,250 00	
36 " Pullman Palace Car Company, .	3,780 00	3,100 00
1 " Amoskeag Manufacturing Co., .	1,897 50	1,562 50
12 " Guaranty Savings Bank, . . .	1,200 00	1,000 00
24 " New York Central & H. R. R.R.,	2,040 00	2,050 00
4 " Chicago, Burl. and Quincy R.R.,	560 00	
14 " Guaranty Savings Bank, . . .	1,400 00	
	<hr/>	<hr/>
	\$80,246 92	\$62,262 50

## SUMMARY OF ASSETS DEC. 31, 1884.

Loans on mortgage of real estate (first liens),	\$107,196 86	
Stocks, bonds, etc., as per schedule, . .	733,410 00	
Loans on collateral security, as per schedule,	62,262 50	
Cash in the office of the company, . . .	3,308 97	
deposited in bank, . . . . .	39,767 20	
Interest due and accrued, . . . . .	7,173 00	
Premiums in course of collection (gross),.	61,461 42	
Gross assets, . . . . .	<hr/>	\$1,014,579 95

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$27,300 00	
claimed and reported, . . . . .	11,140 50	
disputed or resisted, . . . . .	2,300 00	
Unearned premiums on outstanding risks, .	247,486 68	
Commissions and brokerage, . . . . .	12,292 27	
Gross liabilities, except capital, . . . .	<hr/>	300,519 45
		<hr/>
Surplus as regards policy-holders, . . .		\$714,060 50
Paid-up capital, . . . . .		500,000 00
		<hr/>
Surplus over capital, . . . . .		\$214,060 50

## INCOME.

Cash received for fire premiums, . . .	\$563,253 90	
Deduct reinsurance and return premiums, . . .	98,478 12	
Net cash received for fire premiums, . . .	<u>          </u>	\$464,775 78
Interest and dividends received from all sources, . . .		49,481 37
		<u>          </u>
Gross cash income, . . . . .		\$514,257 15

## EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$278,617 46
Cash dividends paid, . . . . .	40,000 00
paid for commissions and brokerage, . . . . .	88,863 20
for salaries of officers and employees, . . . . .	24,025 03
for State and local taxes, . . . . .	15,678 03
for incidentals, . . . . .	28,886 67
	<u>          </u>
Gross cash expenditures, . . . . .	\$476,070 39

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$37,874,200 00	\$456,118 57
written during 1884, . . . . .	49,834,340 00	- 560,658 90
	<u>          </u>	<u>          </u>
Total, . . . . .	\$87,708,540 00	\$1,016,777 47
Deduct risks expired and terminated, . . .	44,667,749 00	511,559 16
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$43,040,791 00	\$505,218 31
Deduct amount reinsured, . . . . .	2,020,400 00	21,392 87
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$41,020,391 00	\$483,825 44

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$3,197,902 58
Losses paid from organization of company, . . . . .	1,686,113 33
Cash dividends declared from organization of company, . . .	284,000 00
Dividends declared during the year (8 per cent.), . . .	40,000 00
Fire losses incurred during the year, . . . . .	264,925 68
Company's stock owned by directors, . . . . .	200,000 00

NEW YORK BOWERY FIRE INSURANCE COMPANY,  
NEW YORK, N. Y.

[Incorporated April, 1833. Commenced business September, 1833.]

PAID-UP CAPITAL, \$300,000.

JOHN A. DELANOY, JR., *President.*

HENRY GRIFFEN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$570,000 00	\$697,500 00
200 shares New York Central Railroad, .	20,000 00	18,000 00
200 " Del, Lack. and Western R.R., .	10,000 00	9,000 00
	<hr/>	<hr/>
	\$600,000 00	\$724,500 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Union Pacific Railroad bonds, . . . . .	\$1,160 00	\$1,000 00
Chesapeake and Ohio Railroad bonds, .	1,040 00	700 00
Bowery Savings Bank book, . . . . .	700 00	500 00
116 shares Michigan Central Railroad, .	6,300 00	4,500 00
50 " Oriental Bank, . . . . .	1,650 00	1,250 00
Chesapeake and Ohio Railroad bonds, .	1,040 00	1,600 00
Eliz., Lex. and Big Sandy Railroad bonds, .	820 00	
Rennselaer and Saratoga Railroad bonds, .	1,300 00	1,000 00
Wabash and Pacific Railroad bonds, . .	700 00	1,000 00
N. Y., L. E. and Western Railroad bonds, .	700 00	
100 shares Chatham National Bank, . .	3,750 00	3,000 00
Louisville and Nashville Railroad bonds, .	5,700 00	27,000 00
Chic., St. Paul and Omaha Railroad bonds,	5,600 00	
200 shares Mich. So. and L. S. R.R. . .	12,000 00	
50 " Metropolitan Railroad, . . . .	4,500 00	
40 " Butchers' and Drovers' Bank, . .	1,500 00	
40 " Oriental Bank, . . . . .	1,350 00	27,000 00
20 " Union Pacific Railroad, . . . .	1,000 00	
	<hr/>	<hr/>
	\$50,810 00	\$41,550 00

SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$44,700 00
Interest due or accrued thereon, . . . .	335 25
Stocks, bonds, etc., as per schedule, . .	724,500 00
Loans on collateral security, as per schedule,	41,550 00

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\* Value of lands mortgaged, . . . . . \$50,000 00  
Value of buildings thereon, . . . . . 75,000 00  
Amount of insurance held as collateral, . . . 58,600 00

Cash in the office of the company, . . .	\$22,183 07	
deposited in bank, . . . . .	2,103 52	
Interest due and accrued, . . . . .	1,230 00	
Premiums in course of collection (gross), .	48,667 22	
Gross assets, . . . . .	<hr/>	\$885,269 06

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$10,000 00	
claimed and reported, . . . . .	27,638 00	
disputed or resisted, . . . . .	2,750 00	
Unearned premiums on outstanding risks, .	218,358 28	
Due and accrued for rent, salaries, etc., .	1,000 00	
Due for borrowed money, . . . . .	30,900 00	
State and local taxes, . . . . .	900 00	
Commissions and brokerage, . . . . .	11,408 34	
Gross liabilities, except capital, . . .	<hr/>	332,954 62
Surplus as regards policy-holders, . . . .		\$552,314 44
Paid-up capital, . . . . .		<hr/> 300,000 00
Surplus over capital, . . . . .		\$252,314 44

## INCOME.

Cash received for fire premiums, . . . .	\$134,374 23	
Deduct reinsurance and return premiums, .	15,385 56	
Net cash received for fire premiums, . . .	<hr/>	\$118,988 67
Interest received on mortgages, . . . . .	2,637 00	
and dividends received from all other sources, .	30,514 56	
Gross cash income, . . . . .	<hr/>	\$152,140 23

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$304,568 56	
Deduct salvage and reinsurance, . . . .	11,496 00	
Net cash paid for fire losses, . . . . .	<hr/>	\$293,072 56
Cash dividends paid, . . . . .	36,000 00	
paid for commissions and brokerage, . . . .	97,115 66	
for salaries of officers and employees, . . .	35,800 00	
for State and local taxes, . . . . .	10,243 59	
for incidentals, . . . . .	12,553 01	
Gross cash expenditures, . . . . .	<hr/>	\$184,784 82

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$54,051,016 00	\$356,409 97
written during 1884, . . .	51,457,476 00	452,041 45
Total, . . . . .	\$105,508,492 00	\$808,451 42
Deduct risks expired and terminated, . . .	47,079,182 00	368,283 41
In force at end of year, . . . . .	\$58,429,310 00	\$440,168 01
Deduct amount reinsured, . . . . .	2,004,930 00	22,853 00
Net amount in force, . . . . .	\$56,424,380 00	\$417,315 01

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$6,184,241 00
Losses paid from organization of company, . . . . .	2,713,965 00
Cash dividends declared from organization of company, . .	2,708,500 00
Dividends declared during the year (12 per cent.), . . .	36,000 00
Fire losses incurred during the year, . . . . .	318,338 06
Company's stock owned by directors, . . . . .	64,575 00

## NEW YORK FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 18, 1832. Commenced business December 22, 1832.]

PAID-UP CAPITAL, \$200,000.

DANIEL UNDERHILL, *President*.AUGUSTUS COLSON, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$135,000 00	\$160,587 50
New York county bonds, . . . . .	5,000 00	5,300 00
Long Island city bonds, . . . . .	10,500 00	10,500 00
N. Y., West Shore and Buffalo R. R. bonds, . . . . .	10,000 00	4,050 00
New York, Lack. and Western R.R. stock, . . . . .	10,000 00	8,650 00
113 shares People's Bank, . . . . .	2,825 00	4,378 75
92 " Tradesmen's Bank, . . . . .	3,680 00	3,680 00
47 " Mechanics' Bank, . . . . .	1,175 00	1,762 50
	\$178,180 00	\$198,908 75

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Oxford Iron Company stock, . . . . .	\$750 00	\$750 00
Metropolitan Café stock, . . . . .	50 00	50 00
Knickerbocker Fire Insurance Co. stock, . . . . .	280 00	200 00
	\$1,080 00	\$1,000 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$91,400 00	
Loans on mortgage of real estate (first liens*), . . . . .	68,050 00	
Interest due or accrued thereon, . . . . .	1,928 16	
Stocks, bonds, etc., as per schedule, . . . . .	198,908 75	
Loans on collateral security, as per schedule, . . . . .	1,000 00	
Cash in the office of the company, . . . . .	11,118 23	
deposited in bank, . . . . .	7,580 78	
Interest due and accrued, . . . . .	338 00	
Premiums in course of collection (gross), . . . . .	22,403 23	
Rents due and accrued, . . . . .	810 00	
Gross assets, . . . . .	<u>          </u>	\$403,537 15

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$12,649 00	
claimed and reported, . . . . .	20,318 00	
disputed or resisted, . . . . .	2,012 00	
Unearned premiums on outstanding risks, . . . . .	116,316 23	
Due for borrowed money, . . . . .	8,154 00	
State and local taxes, . . . . .	369 79	
Commissions and brokerage, . . . . .	3,460 00	
Return premiums, . . . . .	173 70	
Gross liabilities, except capital, . . . . .	<u>          </u>	163,452 72
Surplus as regards policy holders, . . . . .		\$240,084 43
Paid-up capital, . . . . .		<u>200,000 00</u>
Surplus over capital, . . . . .		\$40,084 43

## INCOME.

Cash received for fire premiums, . . . . .	\$262,067 93	
Deduct reinsurance and return premiums, . . . . .	17,506 18	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$244,561 75
Interest received on mortgages, . . . . .		4,435 72
Interest and dividends received from all other sources, . . . . .		8,408 96
Income from rents, . . . . .		<u>4,889 48</u>
Gross cash income, . . . . .		\$262,295 91

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$183,215 93	
Deduct salvage and reinsurance, . . . . .	679 89	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$182,536 04

\* Value of lands mortgaged, . . . . . \$60,000 00  
Value of buildings thereon, . . . . . 105,000 00  
Amount of insurance held as collateral, . . . . . 81,400 00



# 296 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Cash dividends paid, . . . . .	\$16,000 00
paid for commissions and brokerage, . . . . .	31,125 16
for salaries of officers and employees, . . . . .	17,729 01
for State and local taxes, . . . . .	4,177 46
for incidentals, . . . . .	7,460 23

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Gross cash expenditures, . . . . . \$259,027 90

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$25,688,343 00	\$201,418 47
written during 1884, . . . . .	32,683,853 00	274,588 99
Total, . . . . .	\$58,372,196 00	\$476,007 46
Deduct risks expired and terminated, . . . . .	32,383,483 00	247,890 00
In force at end of year, . . . . .	\$25,988,713 00	\$228,117 46
Deduct amount reinsured, . . . . .	161,287 00	1,002 57
Net amount in force, . . . . .	\$25,827,426 00	\$227,114 89

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$4,104,587 00
Losses paid from organization of company, . . . . .	1,551,118 00
Cash dividends declared from organization of company, . . . . .	1,370,000 00
Dividends declared during the year (8 per cent.), . . . . .	16,000 00
Fire losses incurred during the year, . . . . .	186,000 00
Company's stock owned by directors, . . . . .	30,900 00

## NIAGARA FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated July, 1850. Commenced business August, 1850.]

PAID-UP CAPITAL, \$500,000.

PETER NOTMAN, *President.*

WEST POLLOCK, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$748,000 00	\$904,040 00
Jersey City bonds, . . . . .	8,000 00	8,960 00
Delaware and Hudson Canal Co. bonds, . . . . .	20,000 00	23,400 00
Delaware and Hudson Canal Co. stock, . . . . .	23,300 00	16,310 00
American Exchange National Bank stock, . . . . .	25,000 00	29,500 00
Lake Erie and Western Railroad bonds, . . . . .	15,000 00	12,450 00
Lafayette, Bloom. and Muncie R.R. bonds, . . . . .	35,000 00	28,000 00
Dundee Water Power Company bonds, . . . . .	20,000 00	21,000 00

	Par value.	Market value.
Gulf, Colorado and Santa Fé R.R. bonds, .	\$15,000 00	\$16,950 00
New York Gas Light Company stock, .	20,000 00	32,000 00
St. Louis and Iron Mountain R.R. bonds, .	50,000 00	53,500 00
Chicago, Mil. and St. Paul Railroad bonds,	50,000 00	54,500 00
Albany and Susquehanna Railroad bonds, .	50,000 00	62,500 00
New York, Chic. and St. Louis R.R. bonds,	50,000 00	46,250 00
Chateaugay Iron and Ore Company bonds,	15,000 00	15,000 00
Ohio Central Railroad bonds, . . . .	25,000 00	14,500 00
	<hr/>	<hr/>
	\$1,169,300 00	\$1,338,860 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$22,000 00	
Loans on mortgage of real estate (first liens*),	99,100 00	
Interest due or accrued thereon, . . .	2,973 00	
Stocks, bonds, etc., as per schedule, . .	1,338,860 00	
Cash in the office of the company, . . .	3,148 00	
deposited in bank, . . . . .	149,377 42	
Interest due and accrued, . . . . .	14,656 53	
Premiums in course of collection (gross), .	220,052 48	
Rents due and accrued, . . . . .	1,022 50	
Reinsurance due, . . . . .	407 46	
Gross assets,† . . . . .	<hr/>	\$1,851,597 39
Deduct special deposits in other States, . . . .		73,200 00
		<hr/>
Balance, . . . . .		\$1,778,397 39

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$158,975 61	
disputed or resisted, . . . . .	7,280 00	
Unearned premiums on outstanding risks, .	843,390 89	
Dividends to stockholders unpaid, . . .	503 00	
Commissions, brokerage, etc., . . . . .	10,000 00	
	<hr/>	
Gross liabilities, except capital, . . .	\$1,020,149 50	
Deduct liabilities on special deposits, . . .	38,536 24	
	<hr/>	981,613 26
		<hr/>
Surplus as regards policy-holders, . . . .		\$796,784 13
Paid-up capital, . . . . .		500,000 00
		<hr/>
Surplus over capital, . . . . .		\$296,784 13

\* Value of lands mortgaged, . . . . . \$138,250 00  
Value of buildings thereon, . . . . . 65,250 00  
Amount of insurance held as collateral, . . . 65,250 00

† Including \$250,000 Special Reserve Fund held under New York law.

## INCOME.

Cash received for fire premiums, . . .	\$1,603,599 74	
Deduct reinsurance and return premiums, . . .	299,926 45	
Net cash received for fire premiums, . . .	<u>          </u>	\$1,303,673 29
Interest received on mortgages, . . . . .		6,234 00
and dividends received from all other sources, . . .		72,265 52
Income from rents, . . . . .		1,759 52
		<u>          </u>
Gross cash income, . . . . .		\$1,383,932 33

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$962,478 71	
Deduct salvage and reinsurance, . . . . .	104,436 52	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$858,042 19
Cash dividends paid, . . . . .		49,812 00
paid for commissions and brokerage, . . . . .		229,170 92
for salaries of officers and employees, . . . . .		95,948 00
for State and local taxes, . . . . .		29,301 00
for incidentals, . . . . .		111,236 79
		<u>          </u>
Gross cash expenditures, . . . . .		\$1,373,510 90

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$151,459,759 00	\$1,500,939 16
written during 1884, . . . . .	161,138,553 00	1,652,627 25
	<u>          </u>	<u>          </u>
Total, . . . . .	\$312,598,312 00	\$3,153,566 41
Deduct risks expired and terminated, . . .	144,670,322 00	1,439,291 32
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$167,927,990 00	\$1,714,275 09
Deduct amount reinsured, . . . . .	10,107,710 00	119,381 02
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$157,820,280 00	\$1,594,894 07

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$17,173,129 45
Losses paid from organization of company, . . . . .	9,314,744 16
Cash dividends declared from organization of company, . . .	1,834,000 00
Dividends declared during the year (10 per cent.), . . .	50,000 00
Fire losses incurred during the year, . . . . .	855,062 72
Company's stock owned by directors, . . . . .	204,800 00

## NORTHWESTERN NATIONAL INSURANCE COMPANY, MILWAUKEE, WIS.

[Incorporated February 20, 1869. Commenced business July 18, 1869.]

PAID-UP CAPITAL, \$600,000.

ALEXANDER MITCHELL, *President*.JOHN P. MCGREGOR, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$420,000 00	\$512,000 00
Chic., Mil. and St Paul R. R. bonds, . . . . .	165,000 00	211,500 00
Milwaukee county bonds, . . . . .	16,200 00	18,468 00
Milwaukee city bonds, . . . . .	4,000 00	4,480 00
	<hr/>	<hr/>
	\$605,200 00	\$746,448 00

## SUMMARY OF ASSETS DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$247,500 00	
Interest due or accrued thereon, . . . . .	2,089 68	
Stocks, bonds, etc., as per schedule, . . . . .	746,448 00	
Cash in the office of the company, . . . . .	5,714 14	
deposited in bank, . . . . .	181,977 36	
Interest due and accrued, . . . . .	1,034 60	
Premiums in course of collection (net), . . . . .	33,415 14	
Board of Trade certificates, . . . . .	3,200 00	
Salvage, . . . . .	1,973 95	
Gross assets, . . . . .	<hr/>	\$1,223,352 87

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$22,923 93	
claimed and reported, . . . . .	30,090 00	
disputed or resisted, . . . . .	3,225 00	
Unearned premiums on outstanding risks, . . . . .	350,079 73	
Bills payable, . . . . .	3,105 17	
Gross liabilities, except capital, . . . . .	<hr/>	409,423 83
Surplus as regards policy-holders, . . . . .		\$813,929 04
Paid-up capital, . . . . .		600,000 00
Surplus over capital, . . . . .		<hr/>
		\$213,929 04

\* Value of lands mortgaged, . . . . . \$350,500 00  
Value of buildings thereon, . . . . . 417,000 00  
Amount of insurance held as collateral, . . . . . 253,750 00

## INCOME.

Cash received for fire premiums, . . .	\$518,635 54	
Deduct reinsurance and return premiums, .	53,604 42	
Net cash received for fire premiums, . . .	<u>          </u>	\$465,031 12
Cash rec'd for marine and inl'd premiums, .	\$27,851 25	
Deduct reinsurance and return premiums, .	9,277 06	
Net cash rec'd for marine and inl'd prem's, .	<u>          </u>	18,574 19
Interest received on mortgages, . . . . .		11,695 74
and dividends received from all other sources, .		38,329 23
		<u>          </u>
Gross cash income, . . . . .		\$533,630 28

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$240,533 45	
Deduct salvage and reinsurance, . . . . .	423 21	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$240,110 24
Cash paid for marine and inland losses, . .	\$15,640 93	
Deduct salvage and reinsurance, . . . . .	2,965 75	
Net cash paid for marine and inland losses, .	<u>          </u>	12,675 18
Cash dividends paid, . . . . .		60,000 00
paid for commissions and brokerage, . . . .		82,068 64
for salaries of officers and employees, . .		42,780 81
for State and local taxes, . . . . .		12,314 20
for incidentals, . . . . .		43,238 95
		<u>          </u>
Gross cash expenditures, . . . . .		\$493,188 02

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$44,563,224 00	\$547,008 42
written during 1884, . . . . .	47,561,795 00	520,580 87
	<u>          </u>	<u>          </u>
Total, . . . . .	\$92,125,019 00	\$1,067,589 29
Deduct risks expired and terminated, . . .	39,460,287 00	418,926 23
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$52,664,732 00	\$648,663 06
Deduct amount reinsured, . . . . .	196,607 00	2,320 03
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$52,468,125 00	\$646,343 03
Marine risks outstanding Dec. 31, 1883, . .	\$125,000 00	\$1,000 00
written during 1884, . . . . .	3,381,243 00	27,851 25
	<u>          </u>	<u>          </u>
Total, . . . . .	\$3,506,243 00	\$28,851 25
Deduct risks expired and terminated, . . .	3,431,243 00	28,351 25
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$75,000 00	\$500 00

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$5,706,275 53
Losses paid from organization of company, . . .	3,112,935 78
Cash dividends declared from organization of company, . .	567,000 00
Dividends declared during the year (10 per cent.), . . .	60,000 00
Fire losses incurred during the year, . . . . .	255,087 45
Marine and inland losses incurred during the year, . . .	10,184 69
Company's stock owned by directors, . . . . .	292,400 00

## ORIENT INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1867. Commenced business January, 1872.]

PAID-UP CAPITAL, \$1,000,000.

JOHN W. BROOKS, *President*.GEORGE W. LESTER, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
504 shares American Nat'l B'nk, Hartford,	\$25,200 00	\$34,272 00
122 " Ætna National Bank, Hartford,	12,200 00	14,640 00
130 " Charter Oak Nat'l B'k, Hartf'd,	13,000 00	18,850 00
150 " Far's' & Mech. N'l B'k, Hartf'd,	15,000 00	16,500 00
152 " Mercantile Nat'l B'nk, Hartf'd,	15,200 00	15,960 00
62 " Phoenix Nat'l Bank, Hartford, .	6,200 00	9,300 00
186 " Exchange Nat'l Bank, Hartf'd,	9,300 00	12,369 00
132 " City National Bank, Hartford, .	13,200 00	9,240 00
1000 " Hartford Nat'l Bank, Hartf'd, .	100,000 00	175,000 00
71 " First National Bank, Hartford,	7,100 00	7,384 00
100 " Conn. Trust & S. D. Co., H'tf'd,	10,000 00	12,800 00
200 " Thames Nat'l B'nk, Norwich, .	20,000 00	28,600 00
100 " First National Bank, Norwich,	10,000 00	11,800 00
6 " Rockville Nat'l B'nk, Rockville,	600 00	780 00
75 " Metropolitan Nat'l B'nk, N. Y.,	7,500 00	3,750 00
302 " Mechanics' Nat'l Bank, N. Y., .	7,550 00	10,079 25
300 " N. Y., N. H. and H. R. R. Co., .	30,000 00	52,500 00
400 " Clev. and Pittsburgh R. R. Co.,	20,000 00	27,400 00
200 " N. Y. Cent. and H. R. R.R. Co.,	20,000 00	17,200 00
110 " C. B. and Quincy R. R. Co., .	11,000 00	12,650 00
50 " Union Pacific R. R. Co., . . .	5,000 00	2,300 00
100 " Central Pacific Railroad Co., .	10,000 00	3,350 00
30 " Naugatuck Railroad Co., . . .	3,000 00	5,250 00
Terre Haute and L. R. R. Co. bonds, . . .	10,000 00	11,000 00
C. M. and St Paul R. R. bonds, . . . . .	20,000 00	24,200 00
Indianapolis and Cin. R. R. Co. bonds, . . .	16,500 00	17,490 00
Dayton and Michigan R. R. bonds, . . . . .	25,000 00	26,500 00
Vermont Valley R. R. bonds, . . . . .	25,000 00	26,750 00
St. Johnsbury and Lake Ch. R. R. bonds, . .	15,000 00	16,500 00



	Par value.	Market value.
C. C. C and I. R. R. bonds, . . . .	\$25,000 00	\$30,500 00
Kansas Pacific R. R. bonds, . . . .	10,000 00	9,300 00
Morris and Essex R. R. bonds, . . . .	10,000 00	12,300 00
County of Peoria, Ill., bonds, . . . .	5,000 00	5,200 00
Town of Pawtucket, R. I., bonds, . . . .	25,000 00	30,000 00
City of New Brunswick, N. J., bonds, . . . .	10,000 00	11,000 00
City of Evansville, Ind., bonds, . . . .	15,000 00	15,000 00
Atlantic Dock Company bonds, . . . .	9,000 00	9,720 00
Town of Norwich, Conn., bonds, . . . .	60,000 00	78,000 00
City of Lockport, N. Y., bonds, . . . .	10,000 00	12,000 00
City of Washington, Ind., bonds, . . . .	9,000 00	9,900 00
City of Indianapolis, Ind., bonds, . . . .	20,000 00	22,000 00
City of Des Moines, Iowa, bonds, . . . .	10,000 00	11,500 00
Town of Hartford, Conn., bonds, . . . .	5,000 00	5,200 00
Town of Windsor Locks, Conn., bonds, . . . .	8,500 00	8,500 00
County of Wapello, Iowa, . . . .	10,000 00	10,000 00
Salamanca, N. Y., school bonds, . . . .	13,000 00	13,650 00
	<hr/>	<hr/>
	\$737,050 00	\$918,184 25

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
25 shares Nat'l Fire Ins. Co., Hartford, . .	\$2,925 00	\$600 00
16 " Nat'l Fire Ins. Co., Hartford, . .	1,872 00	1,350 00
20 " Conn. Fire Ins. Co., Hartford, . .	2,200 00	1,350 00
4 " Ætna Fire Ins. Co., Hartford, . .	900 00	700 00
3 " Ætna Fire Ins. Co., Hartford, . .	675 00	500 00
15 " Ætna Fire Ins. Co., Hartford, . .	3,375 00	2,520 00
30 " Ætna Life Ins. Co., Hartford, . .	6,750 00	1,200 00
2 " Ætna Fire Ins. Co., Hartford, . .	450 00	1,880 00
15 " American Nat'l Bank, Hartford, . .	1,020 00	
5 " Charter Oak Nat'l B'nk, H'tfd, . .	725 00	
3 " First Nat'l Bank, Hartford, . .	312 00	
5 " Security Company, Hartford, . .	625 00	4,050 00
25 " Hartford Trust Co., Hartford, . .	2,800 00	
100 " Collins Company, . . . .	900 00	
6 " Amer. Screw Co., Prov., R. I., . .	1,500 00	3,000 00
35 " Conn. General Life Ins. Co., . .	4,025 00	
7 " Middlesex County Nat'l Bank, . .	735 00	360 00
24 " Adams Express Company, . .	3,000 00	1,350 00
5 " Adams Express Company, . .	625 00	500 00
28 " Adams Express Company, . .	3,500 00	4,000 00
2 bonds Morris and Essex R. R. Co., . .	2,700 00	
65 shares Eagle Lock Company, . . . .	3,250 00	5,000 00
10 " Meriden Britannia Company, . .	1,062 00	
10 " N. Y. Cent. and H. R. R.R. Co., . .	860 00	
17 " C., B. and Quincy R. R. Co., . .	1,955 00	1,000 00
46 " N. Y., N. H. and H. R. R. Co., . .	8,280 00	

		Market value.	Loaned thereon.
10 shares	Ætna Fire Insurance Co., .	\$2,250 00	\$800 00
340 "	Willimantic Linen Company, .	11,220 00	21,000 00
100 "	Billings and Spencer Co., .	5,000 00	
40 "	Adams Express Company, .	5,000 00	
25 "	Ætna Fire Insurance Co., .	5,625 00	
1070 "	Willimantic Linen Company, .	35,310 00	30,000 00
100 "	Russell and Erwin Mf'g Co., .	10,500 00	
100 "	Union Pacific R. R. Co., .	4,600 00	1,050 00
3 bonds	Indianapolis and Cin. R.R. Co.,	2,120 00	2,000 00
2 "	Macoupin County, . . . .	1,000 00	
3 "	Indianapolis and Cin. R.R. Co.,	3,180 00	3,000 00
1 "	Keokux & Des Moines R R. Co.,	575 00	
		<hr/>	<hr/>
		\$143,401 00	\$87,210 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$37,115 27
Loans on mortgage of real estate (first liens*),	239,576 67
Interest due or accrued thereon, . . . .	3,557 05
Stocks, bonds, etc., as per schedule, . .	918,184 25
Loans on collateral security, as per schedule,	87,210 00
Cash in the office of the company, . . . .	3,950 63
deposited in bank, . . . . .	78,932 63
Interest due and accrued, . . . . .	12,987 02
Premiums in course of collection (gross), .	92,629 67
Rents due and accrued, . . . . .	300 00
Gross assets, . . . . .	<hr/> \$1,474,443 19

## LIABILITIES.

Losses adjusted and reported, . . . .	\$64,342 93
disputed or resisted, . . . . .	2,150 00
Unearned premiums on outstanding risks, .	321,698 56
Commissions and brokerage, . . . . .	12,774 43
Gross liabilities, except capital, . . . .	<hr/> 400,965 92
Surplus as regards policy-holders, . . . .	\$1,073,477 27
Paid-up capital, . . . . .	<hr/> 1,000,000 00
Surplus over capital, . . . . .	<hr/> \$73,477 27

\* Total value of property mortgaged, . . . \$660,415 00  
Amount of insurance held as collateral, . . . 215,690 00

## INCOME.

Cash received for fire premiums, . . . . .	\$603,330 62	
Deduct reinsurance and return premiums, . . . . .	85,295 83	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$518,034 79
Interest received on mortgages, . . . . .		12,486 27
and dividends received from all other sources, . . . . .		54,794 15
Income from rents, . . . . .		710 00
		<u>          </u>
Gross cash income, . . . . .		\$586,025 21

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$323,257 38	
Deduct salvage and reinsurance, . . . . .	6,660 13	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$316,597 25
Cash paid for commissions and brokerage, . . . . .		88,741 06
for salaries of officers and employees, . . . . .		39,352 39
for State and local taxes, . . . . .		11,925 22
for incidentals, . . . . .		48,096 70
		<u>          </u>
Gross cash expenditures, . . . . .		\$504,712 62

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$42,956,987 00	\$544,098 84
written during 1884, . . . . .	47,276,498 00	619,654 02
	<u>          </u>	<u>          </u>
Total, . . . . .	\$90,233,485 00	\$1,163,752 86
Deduct risks expired and terminated, . . . . .	40,555,668 00	527,264 98
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$49,677,817 00	\$636,487 88
Deduct amount reinsured, . . . . .	661,575 00	9,765 91
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$49,016,242 00	\$626,721 97

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$1,296,950 83
Losses paid from organization of company, . . . . .	2,535,161 65
Cash dividends declared from organization of company, . . . . .	605,000 00
Fire losses incurred during the year, . . . . .	327,017 84
Company's stock owned by directors, . . . . .	83,900 00

## PACIFIC INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 26, 1851. Commenced business April 29, 1851.]

PAID-UP CAPITAL, \$200,000.

THOS. F. JEREMIAH, *President*.FRANK T. STINSON, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$340,000 00	\$417,392 50
New York city bonds, . . . . .	112,000 00	112,000 00
Broadway and 7th Avenue Railroad bonds,	10,000 00	10,500 00
Syracuse and Binghamton Railroad bonds, .	5,000 00	6,200 00
N. Y. Central and Hudson River R.R. b'ds,	5,000 00	4,300 00
	<hr/>	<hr/>
	\$472,000 00	\$550,392 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares Star Fire Insurance Company, .	\$560 00	\$500 00
10 “ People's Fire Ins. Company, .	575 00	400 00
2 “ Eighth Avenue Railroad, . .	400 00	200 00
	<hr/>	<hr/>
	\$1,535 00	\$1,100 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$70,000 00	
Loans on mortgage of real estate (first liens*),	84,300 00	
Interest due or accrued thereon, . . . .	550 37	
Stocks, bonds, etc., as per schedule, . .	550,392 50	
Loans on collateral security, as per schedule,	1,100 00	
Cash in the office of the company, . . .	9,224 33	
deposited in bank, . . . . .	928 23	
Interest due and accrued, . . . . .	6,096 30	
Premiums in course of collection (gross), .	30,698 57	
Rents due and accrued, . . . . .	125 00	
Gross assets, . . . . .	<hr/>	\$753,415 30

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$9,000 00
claimed and reported, . . . . .	22,668 00
disputed or resisted, . . . . .	1,310 00
Unearned premiums on outstanding risks, .	173,397 75

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\* Value of lands mortgaged, . . . . . \$70,600 00  
Value of buildings thereon, . . . . . 108,900 00  
Amount of insurance held as collateral, . . . . . 96,200 00

State and local taxes, . . . . .	\$700 00	
Commissions and brokerage, . . . . .	7,682 66	
Gross liabilities, except capital, . . . . .	<u>          </u>	\$214,788 41
Surplus as regards policy holders, . . . . .		\$538,626 89
Paid-up capital, . . . . .		<u>200,000 00</u>
Surplus over capital, . . . . .		\$338,626 89

## INCOME.

Cash received for fire premiums, . . . . .	\$301,503 48	
Deduct reinsurance and return premiums, . . . . .	27,158 38	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$274,345 10
Interest received on mortgages, . . . . .		3,404 61
and dividends received from all other sources, . . . . .		22,742 39
Income from rents, . . . . .		<u>2,795 85</u>
Gross cash income, . . . . .		\$303,287 95

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$162,129 24	
Deduct salvage and reinsurance, . . . . .	5,405 73	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$156,723 51
Cash dividends paid, . . . . .		28,000 00
paid for commissions and brokerage, . . . . .		53,466 54
for salaries of officers and employees, . . . . .		23,032 01
for State and local taxes, . . . . .		8,272 40
for rent and incidentals, . . . . .		21,707 88
for interest on borrowed money, . . . . .		<u>45 91</u>
Gross cash expenditures, . . . . .		\$291,248 25

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$35,242,752 00	\$270,987 66
written during 1884, . . . . .	37,056,772 00	312,907 01
Total, . . . . .	<u>\$72,299,524 00</u>	<u>\$583,894 67</u>
Deduct risks expired and terminated, . . . . .	32,466,104 00	244,608 12
In force at end of year, . . . . .	<u>\$39,833,420 00</u>	<u>\$339,286 55</u>
Deduct amount reinsured, . . . . .	950,047 00	8,969 83
Net amount in force, . . . . .	<u>\$38,883,373 00</u>	<u>\$330,316 72</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$1,333,399 10
Losses paid from organization of company, . . .	2,004,559 75
Cash dividends declared from organization of company, . .	1,152,000 00
Dividends declared during the year (14 per cent.), . . .	28,000 00
Fire losses incurred during the year, . . . . .	164,531 51
Company's stock owned by directors, . . . . .	57,800 00

PENNSYLVANIA FIRE INSURANCE COMPANY, PHILA-  
DELPHIA, PENN.

[Incorporated March, 1825. Commenced business April, 1825.]

PAID-UP CAPITAL, \$400,000.

JOHN DEVEREUX, *President.*JOHN L. THOMSON, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$1,000 00	\$1,015 00
Philadelphia city, . . . . .	50,000 00	63,310 00
Phila., Wil., and Baltimore Railroad, . .	110,000 00	106,600 00
Philadelphia and Erie Railroad, . . .	75,000 00	78,187 50
Pennsylvania Railroad, . . . . .	99,000 00	109,000 00
United Companies of New Jersey, . . .	60,000 00	67,200 00
Easton and Amboy Railroad, . . . . .	50,000 00	54,000 00
Philadelphia and Reading Railroad, . .	167,500 00	153,000 00
Phila. and Reading Coal and Iron Co., .	20,000 00	10,840 00
North Pennsylvania Railroad, . . . .	40,000 00	41,200 00
Lehigh Valley Railroad, . . . . .	55,000 00	66,650 00
Elmira and Williamsport Railroad, . .	25,000 00	29,000 00
West Jersey Railroad, . . . . .	10,000 00	12,200 00
Penn. and New York Canal and Railroad, .	24,000 00	30,720 00
Delaware Railroad, . . . . .	15,000 00	17,400 00
West Pennsylvania Railroad, . . . . .	4,000 00	4,280 00
Chicago and West. Indiana Railroad, . .	50,000 00	53,500 00
Jacksonville Southeastern Railroad, . .	30,000 00	27,600 00
Shamokin, Sun. and Lew. Railroad, . .	20,000 00	20,000 00
Corning, Cowanesque and A. Railroad, .	30,000 00	30,300 00
Terre Haute and Logansport Railroad, .	50,000 00	52,500 00
New York and Long Branch Railroad, . .	25,000 00	25,112 50
Northern Pacific Railroad, . . . . .	40,000 00	41,200 00
Superior Street Railroad, . . . . .	10,000 00	10,100 00
Bellefonte, Nit. and Lem. Railroad, . .	20,000 00	22,000 00
American Steamship Company, . . . .	15,000 00	15,675 00
Schuylkill Navigation Company, . . . .	20,700 00	18,630 00
Lehigh Coal and Navigation Company, . .	20,000 00	21,900 00



	Par value.	Market value.
Chesapeake and Delaware Canal Company,	\$10,000 00	\$8,300 00
Delaware Division Canal Company, . .	20,000 00	20,600 00
Pennsylvania Company, . . . .	12,000 00	12,900 00
Car Trust of Pennsylvania, . . . .	13,000 00	13,065 00
New Jersey Car Trust, . . . .	2,000 00	2,011 66
Central New Jersey Car Trust, . . .	8,000 00	8,120 00
New York and Pacific Car Trust, . .	72,000 00	72,420 00
Car Trust of New York, . . . .	20,000 00	20,400 00
Central Railroad of New Jersey Car Trust,	30,000 00	30,450 00
Iron Mountain Car Trust, . . . .	5,000 00	5,025 00
Colorado Rolling Stock Trust, . . .	20,000 00	20,466 67
Harrisburg city, . . . . .	18,000 00	20,880 00
St Louis city, . . . . .	25,000 00	28,500 00
Camden County, . . . . .	12,000 00	13,200 00
Cincinnati city, . . . . .	53,000 00	67,530 00
Pittsburgh city, . . . . .	60,000 00	72,076 67
Newark city, . . . . .	20,000 00	23,350 00
200 shares Philadelphia National Bank, .	20,000 00	42,000 00
20 " Manayunk Gas Company, . .	1,000 00	1,030 00
	<hr/>	<hr/>
	\$1,557,200 00	\$1,664,845 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
75 shares Pennsylvania Railroad, . .	\$3,778 12	\$3,800 00
500 " Lehigh Valley Railroad, . .	29,250 00	25,000 00
1,000 " Germantown Passenger R.R., .	73,000 00	50,000 00
500 " Del. and Bound Brook R.R., .	62,500 00	50,000 00
700 " Central R.R. of New Jersey, .	27,475 00	50,000 00
300 " Bethlehem Iron Company, . .	20,400 00	
200 " Pennsylvania Railroad, . .	10,075 00	
100 " Lehigh Valley Railroad, . .	5,850 00	50,000 00
400 " Lehigh Coal and Nav. Co., . .	15,600 00	
N. Y., Chic. and St. L. Car Trust certs., .	32,000 00	
Central Car Trust certs., . . . .	5,000 00	50,000 00
Lehigh Coal and Navigation Co. bonds, .	8,320 00	
Pittsburgh and Lake Erie Railroad bonds, .	59,000 00	
Reading Railroad bonds, . . . .	7,000 00	7,000 00
Pennsylvania Railroad bonds, . . . .	2,460 00	
	<hr/>	<hr/>
	\$361,708 12	\$285,800 00

SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$115,000 00
Loans on mortgage of real estate (first liens*),	172,570 00

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\* Total value of property mortgaged, . . . \$506,500 00  
Amount of insurance held as collateral, . . . 127,000 00

Interest due or accrued thereon, . . . .	\$3,009 23	
Stocks, bonds, etc., as per schedule, . . .	1,664,845 00	
Loans on collateral security, as per schedule,	285,800 00	
Cash in the office of the company, . . . .	643 86	
deposited in bank, . . . . .	63,742 20	
Interest due and accrued, . . . . .	708 00	
Premiums in course of collection (net), . .	72,599 94	
Gross assets, . . . . .	<hr/>	\$2,378,918 23

## LIABILITIES.

Net amount of unpaid losses, . . . . .	\$99,283 77	
Unearned premiums on outstanding risks, .	510,585 27	
Reclaimable on perpetual fire policies, . .	467,277 33	
Gross liabilities, except capital, . . . .	<hr/>	1,077,146 37
Surplus as regards policy holders, . . .		\$1,301,771 86
Paid-up capital, . . . . .		400,000 00
Surplus over capital, . . . . .		<hr/> \$901,771 86

## INCOME.

Cash received for fire premiums, . . . .	\$964,478 46	
Deduct reinsurance and return premiums, .	128,979 40	
Net cash received for fire premiums, . . .	<hr/>	\$835,499 06
Interest received on mortgages, . . . . .		9,323 02
and dividends received from all other sources, .		107,450 65
Income from rents, . . . . .		250 00
from perpetuals, . . . . .		717 49
Deposits received for perpetual fire risks, .	\$22,030 92	
Gross cash income, . . . . .		<hr/> \$953,240 22

## EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$564,166 75	
Cash dividends paid, . . . . .	40,000 00	
paid for commissions and brokerage, . . .	187,077 52	
for salaries of officers and employees, . .	26,903 51	
for State and local taxes, . . . . .	23,570 48	
for incidentals, . . . . .	52,461 24	
Deposits returned on perpetual risks, . . .	\$7,512 56	
Gross cash expenditures, . . . . .		<hr/> \$894,179 50

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, .	\$79,892,538 00	\$972,598 13
written during 1884, . . .	73,331,751 00	979,674 65
Total, . . . . .	\$153,224,289 00	\$1,952,272 78
Deduct risks expired and terminated, .	70,155,727 00	910,895 92
In force at end of year, . . . . .	\$83,068,562 00	\$1,041,376 86
Deduct amount reinsured, . . . . .	2,634,638 00	42,231 73
Net amount in force, . . . . .	\$80,433,924 00	\$999,145 13
Perpetual risks in force, . . . . .	\$19,294,545 00	\$501,389 96

## MISCELLANEOUS.

Premiums received from organization of company, .	\$11,964,984 00
Losses paid from organization of company, . . . . .	7,877,586 75
Cash dividends declared from organization of company, .	2,179,000 00
Dividends declared during the year (10 per cent.), . . .	40,000 00
Fire losses incurred during the year, . . . . .	594,676 82
Company's stock owned by directors, . . . . .	60,500 00

## PEOPLE'S FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated, 1851. Commenced business April 23, 1851.]

PAID-UP CAPITAL, \$200,000.

F. V. PRICE, *President*.A. C. MILNE, *Secretary*.

## SUMMARY OF ASSETS, DEC. 31, 1884.

	Par value.	Market value.
United States bonds, . . . . .	\$179,000 00	\$219,780 00
Union Pacific Railroad bonds, . . . . .	30,000 00	33,900 00
Northern Pacific Railroad bonds, . . . . .	20,000 00	20,000 00
Kansas Pacific Railroad bonds, . . . . .	20,000 00	18,400 00
International and Great No. R. R. bonds, . . . . .	10,000 00	7,500 00
120 shares Union Pacific Railroad, . . . . .	12,000 00	5,400 00
150 " N. Y. Cent. and Hud. R. R.R., . . . . .	15,000 00	12,750 00
100 " National Bank of Commerce, . . . . .	10,000 00	14,500 00
100 " People's Bank, . . . . .	2,500 00	3,750 00
7 " Second Avenue Railroad, . . . . .	700 00	1,225 00
	\$299,200 00	\$337,205 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
50 shares Amer. Merch. Union Ex. Co., .	\$4,250 00	\$3,700 00
N. Y., L. E. and Western R. R. bond, .	1,000 00	300 00
	<hr/>	<hr/>
	\$5,250 00	\$4,000 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$10,500 00	
Interest due or accrued thereon, . . . .	180 00	
Stocks, bonds, etc., as per schedule, . .	337,205 00	
Loans on collateral security, as per schedule,	4,000 00	
Cash in the office of the company, . . .	1,371 06	
deposited in bank, . . . . .	20,704 61	
Interest accrued, . . . . .	4,302 50	
Premiums in course of collection (gross), .	24,356 64	
Prem. more than 3 mos. due, . . \$378 75		
Gross assets, . . . . .	<hr/>	\$402,619 81

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$21,216 22	
claimed and reported, . . . . .	7,075 00	
disputed or resisted, . . . . .	500 00	
	<hr/>	
Total amount of losses, . . . . .	\$28,791 22	
Less reinsurance, . . . . .	2,500 00	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$26,291 22	
Unearned premiums on outstanding risks, .	99,289 39	
Due and accrued for rent, . . . . .	600 00	
State and local taxes, . . . . .	500 00	
Commissions and brokerage, . . . . .	6,319 02	
Return premiums, . . . . .	2,288 52	
Gross liabilities, except capital, . . . .	<hr/>	135,288 15
	<hr/>	
Surplus as regards policy holders, . . . .		\$267,331 66
Paid-up capital, . . . . .		200,000 00
		<hr/>
Surplus over capital, . . . . .		\$67,331 66

\* Value of lands mortgaged, . . . . . \$20,500 00  
Value of buildings thereon, . . . . . 12,000 00  
Amount of insurance held as collateral, . . 10,000 00

## 312 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

## INCOME.

Cash received for fire premiums, . . .	\$216,852 01	
Deduct reinsurance and return premiums, . . .	21,311 87	
Net cash received for fire premiums, . . .	<u>          </u>	\$195,540 14
Interest received on mortgages, . . . . .		1,263 66
Interest and dividends received from all other sources, . . .		<u>15,094 35</u>
Gross cash income, . . . . .		\$211,898 15

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$110,704 32	
Deduct salvage and reinsurance, . . . . .	2,095 33	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$108,608 99
Cash dividends paid, . . . . .		20,000 00
paid for commissions and brokerage, . . . . .		42,292 30
for salaries of officers and employees, . . . . .		13,110 02
for State and local taxes, . . . . .		2,864 42
for incidentals, . . . . .		<u>13,792 39</u>
Gross cash expenditures, . . . . .		\$200,668 12

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$17,157,922 00	\$149,604 11
written during 1884, . . . . .	26,357,350 00	<u>223,523 85</u>
Total, . . . . .	\$43,515,272 00	\$373,127 96
Deduct risks expired and terminated, . . .	19,061,530 00	<u>179,049 47</u>
In force at end of year, . . . . .	\$24,453,742 00	\$194,078 49
Deduct amount reinsured, . . . . .	609,915 00	<u>6,208 24</u>
Net amount in force, . . . . .	\$23,843,827 00	\$187,870 25

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$2,389,380 41
Losses paid from organization of company, . . . . .	1,160,303 55
Cash dividends declared from organization of company, . . .	498,000 00
Dividends declared during the year (10 per cent.), . . .	20,000 00
Fire losses incurred during the year, . . . . .	126,774 92
Company's stock owned by directors, . . . . .	46,500 00

## PEOPLE'S INSURANCE COMPANY, PITTSBURGH, PA.

[Incorporated March 17, 1862. Commenced business June 10, 1862.]

PAID-UP CAPITAL, \$200,000.

JAMES HERDMAN, *President*.WM. F. GARDNER, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$30,000 00	\$33,825 00
Liberty School District bonds, . . . .	4,000 00	4,700 00
Pittsburgh Junction R. R. bonds, . . .	13,000 00	13,390 00
Tradesmen's National Bank stock, . . .	6,500 00	11,375 00
Third National Bank stock, . . . . .	2,500 00	3,875 00
Citizens' National Bank stock, . . . .	500 00	650 00
	<hr/>	<hr/>
	\$56,500 00	\$67,815 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Iron City National Bank stock, . . . .	\$1,530 00	\$1,100 00
Metropolitan National Bank stock, . . .	2,340 00	2,000 00
Monongahela Water Co. stock, . . . .	1,400 00	2,300 00
Tradesmen's National Bank stock, . . .	525 00	
Artisans' Insurance Company stock, . .	675 00	
Allegheny Valley Railroad bonds, . . .	1,200 00	900 00
St. Clair School bonds, . . . . .	600 00	400 00
Note, with mortgages, . . . . .	6,000 00	6,000 00
Hazlewood Oil Company stock, . . . .	9,540 00	8,000 00
	<hr/>	<hr/>
	\$23,810 00	\$20,700 00

## SUMMARY OF ASSETS, DECEMBER 31, 1884.

Cash value of unencumbered real estate, .	\$57,000 00	
Loans on mortgage of real estate (first liens*),	163,931 35	
Interest due or accrued thereon, . . . .	4,025 48	
Stocks, bonds, etc., as per schedule, . .	67,815 00	
Loans on collateral security, as per schedule,	20,700 00	
Cash in the office of the company, . . . .	4,652 34	
deposited in bank, . . . . .	7,487 47	
Interest due and accrued, . . . . .	835 50	
Premiums in course of collection (gross), .	12,447 64	
Rents, . . . . .	1,383 00	
Premiums more than 3 mos. due, \$1,043 58		
Gross assets, . . . . .	<hr/>	\$340,277 78

\* Value of lands mortgaged, . . . . . \$154,300 00  
 Value of buildings thereon, . . . . . 242,500 00  
 Amount of insurance held as collateral, . . . . 127,100 00



## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$17,325 83	
claimed and reported, . . . . .	7,583 39	
disputed or resisted, . . . . .	1,100 00	
Unearned premiums on outstanding risks, .	70,555 71	
Due and accrued for rent, salaries, etc., .	200 00	
Commissions and brokerage, . . . . .	341 20	
Return premiums, . . . . .	136 17	
Gross liabilities, except capital, . . . . .	— — —	\$97,242 30
Surplus as regards policy holders, . . . . .		\$243,035 48
Paid-up capital, . . . . .		200,000 00
Surplus over capital, . . . . .		\$43,035 48

## INCOME.

Cash received for fire premiums, . . . . .	\$152,202 90	
Deduct reinsurance and return premiums, .	22,544 49	
Net cash received for fire premiums, . . . . .	— — —	\$129,658 41
Interest received on mortgages, . . . . .		7,859 57
Interest and dividends received from all other sources, .		5,442 05
Income from rents, . . . . .		5,151 50
from profit and loss, . . . . .		16,086 70
Gross cash income, . . . . .		\$164,198 23

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$105,050 35	
Deduct salvage and reinsurance, . . . . .	227 16	
Net cash paid for fire losses, . . . . .	— — —	\$104,823 19
Cash dividends paid, . . . . .		14,000 00
paid for commissions and brokerage, . . . . .		27,920 48
for salaries of officers and employees, . . . . .		6,940 00
for State and local taxes, . . . . .		3,088 98
for incidentals, . . . . .		6,467 37
for repairs on real estate, . . . . .		2,600 46
Gross cash expenditures, . . . . .		\$165,840 48

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$5,571,244 00	\$87,445 71
written during 1884, . . . . .	11,146,343 00	156,819 04
Total, . . . . .	\$16,717,587 00	\$244,264 75
Deduct risks expired and terminated, . . . . .	7,154,110 00	104,481 48
In force at end of year, . . . . .	\$9,563,477 00	\$139,783 27
Deduct amount reinsured, . . . . .	357,683 00	4,823 70
Net amount in force, . . . . .	\$9,205,794 00	\$134,959 57

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$1,183,752 58
Losses paid from organization of company, . . .	677,784 48
Cash dividends declared from organization of company, . .	208,000 00
Dividends declared during the year (7 per cent.), . . .	14,000 00
Fire losses incurred during the year, . . .	108,921 87
Company's stock owned by directors, . . .	24,250 00

## PHENIX INSURANCE COMPANY, BROOKLYN N. Y.

[Incorporated Sept. 10, 1853. Commenced business Sept. 10, 1853.]

PAID-UP CAPITAL, \$1,000,000.

STEPHEN CROWELL, *President*.PHILANDER SHAW, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$937,500 00	\$1,089,250 00
Tennessee State bonds, . . . . .	45,000 00	18,900 00
Mississippi State warrants, . . . . .	20,000 00	20,000 00
Virginia deferred certificates, . . . . .	14,772 33	1,477 23
City of Brooklyn bonds, . . . . .	21,000 00	28,950 00
1158 shares Citizens' Gas Light Company, .	23,160 00	20,844 00
Nassau Gas Light Company certificates, .	17,000 00	17,000 00
900 shares Nassau Gas Light Co. stock, .	22,500 00	27,000 00
285 " N Y. Mutual Gas Light Co., .	28,500 00	35,625 00
New York Mutual Gas Light Co. bonds, .	37,000 00	39,220 00
People's Gas L. Co., B'klyn, b'ds, 7 per cent.,	62,000 00	67,200 00
295 shares People's G. L. Co., Br'klyn, st'k,	2,950 00	2,507 50
352 " Brooklyn Gas Light Co., . . .	8,800 00	11,440 00
N. Y. Equitable Gas Light Co. bonds, .	10,000 00	10,250 00
138 " Municipal Gas Light Co., . . .	13,800 00	28,980 00
126 " New York Gas Light Co., . . .	12,600 00	20,160 00
150 " Fulton Municipal Gas L't Co., .	15,000 00	23,025 00
5000 " Brooklyn City R. R. Co., . . .	50,000 00	110,000 00
150 " Cent. P'k N. and E. R. R.R. Co., .	15,000 00	22,500 00
100 " Ninth Avenue R. R. Co., . . .	10,000 00	10,800 00
100 " Christopher & Tenth St. R R Co.,	10,000 00	15,000 00
50 " Br'dway & Seventh Av. R R Co., .	5,000 00	8,750 00
100 " Second Avenue R. R. Co., . . .	10,000 00	20,000 00
95 " Twenty-third St. R R. Co., . . .	9,500 00	17,860 00
56 " Broadway R.R. Co., Br'klyn, . . .	5,600 00	12,320 00
298 " Atlantic Av. R.R. Co., Br'klyn,	14,900 00	24,249 75
500 " H. Riv. & N. Y. Cent R R. Co.,	50,000 00	45,000 00
Houston and Texas R. R. Co. bonds, . . .	3,000 00	3,273 75
Long Island Railroad Co. bonds, . . .	100,000 00	102,000 00

# 316 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

	Par value.	Market value.
L. I. City and Flushing R. R. Co. bonds, .	\$15,000 00	\$15,000 00
N. Y., Chic. and St. Louis R.R. Co. bonds, .	100,000 00	100,000 00
Central R. R., N. J., R. R. Co. bonds, .	3,000 00	3,300 00
South Side Railroad Co., L. I., bonds, .	25,000 00	27,500 00
Smithtown and P't Jefferson R. R. Co. b'ds,	10,000 00	11,000 00
Toledo, Ann Arbor and G. T. R.R. Co. b'ds,	75,000 00	75,000 00
80 shares Commercial Bank, Brooklyn, .	4,800 00	6,432 00
13 " Merchants' Nat'l Bank, N. Y., .	650 00	812 50
500 " Metropolitan Nat'l Bank, N. Y.,	50,000 00	25,000 00
500 " Am. Exch. Nat'l Bank, N. Y., .	50,000 00	60,000 00
200 " Central National Bank, N. Y., .	20,000 00	24,000 00
50 " Nat'l Shoe and L. Bank, N. Y., .	5,000 00	6,750 00
250 " St. Nicholas Bank, N. Y., .	25,000 00	33,750 00
287 " Nat'l B'k of the Republic, N. Y.,	28,700 00	34,440 00
87 " Nat'l Bank of Commerce, N. Y.,	8,700 00	13,050 00
200 " Fourth National Bank, N. Y., .	20,000 00	24,000 00
40 " Mechanics' Nat'l Bank, N. Y., .	1,000 00	1,300 00
100 " Mercantile Nat'l Bank, N. Y., .	10,000 00	11,500 00
100 " National Park Bank, N. Y., .	10,000 00	14,500 00
290 " Mechanics' Bank, Brooklyn, .	14,500 00	31,175 00
93 " National City Bank, Brooklyn, .	4,650 00	13,950 00
250 " Brooklyn Trust Co., Brooklyn, .	6,250 00	12,812 50
500 " Western Union Tel. Co., .	50,000 00	30,000 00

\$2,111,832 33 \$2,428,854 23

## Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
50 shares Fireman's Trust Ins. Co., .	\$250 00	\$1,100 00
7 " Market Nat'l Bank, N. Y., .	980 00	
People's Gas Light Co., Brooklyn, bonds, .	4,400 00	3,500 00
30 shares Standard Fire Ins. Co., N. Y., .	1,500 00	1,200 00
8 " Home Fire Insurance Co., N. Y.,	992 00	1,500 00
50 " Hamilton Fire Ins. Co., N. Y., .	825 00	
5 " Am. Exch. Fire Ins. Co., N. Y.,	550 00	400 00
30 " Citizens' Nat'l Bank, N. Y., .	900 00	3,000 00
25 " Hanover National Bank, N. Y.,	3,550 00	
5 " Chic., Burl. and Quincy R.R. Co.,	575 00	500 00
40 " Williamsburgh Fire Ins. Co., .	4,200 00	3,000 00
Central Pacific Railroad Co. bonds, .	2,240 00	1,950 00
18 shares N. Y. Nat'l Exchange Bank, .	1,980 00	1,800 00
18 " Watkin's Automatic Tel. Co., .	112 50	
15 " Home Fire Ins. Co., N. Y., .	1,860 00	900 00
Knoxville Water Works bonds, .	6,120 00	5,000 00
50 shares Knoxville Water Works stock, .	1,750 00	
100 " Manhattan Gas Light Co., .	13,000 00	9,250 00
United States bonds, 4 per cent. coupons, .	1,230 00	1,000 00

	Market value.	Loaned thereon.
40 shares National Park Bank, N. Y., .	\$5,800 00	\$8,000 00
20 " Nat'l Bank of Commerce, N. Y.,	3,000 00	
150 " Brooklyn City Railroad Co. .	3,300 00	1,500 00
New York City Central Park Loan, . .	2,400 00	1,000 00
Detroit, Mackinac & Marquette R.R. b'ds, .	70,000 00	100,000 00
Nashville, Chat. and St. L. R. R. bonds, .	20,000 00	
East Tenn., Vir. and Georgia R. R. bonds, .	22,500 00	
100 shares Metropolitan Nat'l Bank stock, .	5,000 00	
Assignment of mortgage, . . . . .	25,000 00	5,000 00
	<hr/>	<hr/>
	\$204,014 50	\$149,600 00

## SUMMARY OF ASSETS, DEC. 31, 1884.\*

Cash value of unencumbered real estate, .	\$329,550 00	
Loans on mortgage of real estate (first liens†),	328,150 00	
Interest due or accrued thereon, . . . .	5,856 93	
Stocks, bonds, etc., as per schedule, . .	2,428,854 23	
Loans on collateral security, as per schedule,	149,600 00	
Cash in the office of the company, . . . .	1,168 05	
deposited in bank, . . . . .	545,271 17	
Interest due and accrued, . . . . .	18,438 11	
Premiums in course of collection (gross), .	514,867 13	
Notes taken for marine and inland risks, .	17,302 01	
Rents due and accrued, . . . . .	3,372 62	
Gross assets, . . . . .	<hr/>	\$1,342,430 25
Deduct special deposits in other States, . .	. . . . .	315,200 00
		<hr/>
Balance, . . . . .		\$1,027,230 25

## LIABILITIES.

Losses claimed and reported, . . . .	\$267,781 07
disputed or resisted, . . . . .	20,046 80
Unearned premiums on outstanding risks, .	2,390,985 97
Due and accrued for rent, salaries, etc., .	3,000 00
State and local taxes, . . . . .	2,500 00
Commissions and brokerage, . . . . .	15,176 69

\* The company holds, also, instalment premium notes to the amount of \$797,041.39, which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value is attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the reinsurance liability, the entire sum consisting of "unearned premiums."

† Value of lands mortgaged, . . . . .	\$217,050 00
Value of buildings thereon, . . . . .	369,350 00
Amount of insurance held as collateral, .	319,400 00

# 318 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Return premiums, . . . . .	\$101 71
Reinsurance, . . . . .	1,846 83
<hr/>	
Gross liabilities, except capital, . .	\$2,701,439 07
Deduct liabilities on special deposits, . .	104,321 83
<hr/>	
	\$2,597,117 24
<hr/>	
Surplus as regards policy holders, . . . . .	\$1,430,113 01
Paid-up capital, . . . . .	1,000,000 00
<hr/>	
Surplus over capital, . . . . .	\$430,113 01

## INCOME.

Cash received for fire premiums, . . . .	\$4,020,231 54
Deduct reinsurance and return premiums, . .	607,157 85
Net cash received for fire premiums, . . . .	<hr/> \$3,413,073 69
Cash received for marine and inland prem's, .	\$1,029,892 10
Deduct reinsurance and return premiums, . .	142,555 57
Net cash rec'd for marine and inland prem's, .	<hr/> 887,336 53
Interest received on mortgages, . . . . .	17,701 60
Interest and dividends received from all other sources, .	120,774 73
Income from rents, . . . . .	10,071 40
from profits on sale of investments, . . . . .	3,461 75
<hr/>	
Gross cash income, . . . . .	\$4,452,419 70

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$1,849,652 68
Deduct salvage and reinsurance, . . . . .	158,835 76
Net cash paid for fire losses, . . . . .	<hr/> \$1,690,816 92
Cash paid for marine and inland losses, . .	\$697,648 33
Deduct salvage and reinsurance, . . . . .	48,689 88
Net cash paid for marine and inland losses, .	<hr/> 648,958 45
Cash dividends paid, . . . . .	100,000 00
paid for commissions and brokerage, . . . . .	792,794 98
for salaries of officers and employees, . . . . .	255,026 17
for State and local taxes, . . . . .	58,148 80
for incidentals, . . . . .	302,335 78
for profit and loss account, . . . . .	50,000 00
<hr/>	
Gross cash expenditures, . . . . .	\$3,898,081 10



## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, .	\$287,915,609 00	\$3,194,928 03
written during 1884, . .	378,692,883 00	4,039,272 59
Total, . . . . .	\$666,608,492 00	\$7,234,200 62
Deduct risks expired and terminated,	297,525,359 00	2,786,968 27
In force at end of year, . . . .	\$369,083,133 00	\$4,447,232 35
Deduct amount reinsured, . . . .	12,988,379 00	153,317 16
Net amount in force, . . . . .	\$356,094,754 00	\$4,293,915 19
Marine risks outstanding Dec. 31, 1883,	\$12,364,112 00	\$82,869 00
written during 1884, . .	154,824,484 00	1,093,216 42
Total, . . . . .	\$167,188,596 00	\$1,176,085 42
Deduct risks expired and terminated, .	153,459,629 00	1,073,664 73
In force at end of year; . . . .	\$13,728,967 00	\$102,420 69

## MISCELLANEOUS.

Premiums received from organization of company, .	\$45,930,913 05
Losses paid from organization of company, . . . .	23,249,858 93
Cash dividends declared from organization of company, .	2,614,000 00
Dividends declared during the year (10 per cent ), . .	100,000 00
Fire losses incurred during the year, . . . . .	1,743,715 78
Marine and inland losses incurred during the year, . .	645,075 35
Company's stock owned by directors, . . . . .	141,950 00

## PHENIX INSURANCE COMPANY, HARTFORD, CONN.

Incorporated May, 1854. Commenced business June, 1854.]

PAID-UP CAPITAL, \$2,000,000.

H. KELLOGG, *President*.D. W. C. SKILTON, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
1040 shares Hartford Nat'l Bank, Hartford,	\$104,000 00	\$182,000 00
450 " Farm. and Mec. Nat'l B'k, "	45,000 00	47,250 00
800 " Mercantile Nat'l Bank, "	80,000 00	84,000 00
162 " Charter Oak Nat'l Bank, "	16,200 00	22,680 00
200 " City Nat'l Bank, "	20,000 00	13,000 00
300 " Ætna Nat'l Bank, "	30,000 00	35,400 00
750 " Phoenix Nat'l Bank, "	75,000 00	112,500 00



	Par value.	Market value.
100 shares Connecticut River B'k, Hartf'd,	\$5,000 00	\$4,750 00
192 " State Bank, "	19,200 00	19,200 00
1000. " American Nat'l Bank, "	50,000 00	67,500 00
324 " Nat'l Exchange Bank, "	16,200 00	21,060 00
400 " Hartford Trust Co., "	40,000 00	44,800 00
180 " Merch. Exch. Nat'l B'k, N. Y.,	9,000 00	8,100 00
100 " Nat'l Shoe & Leather B'k, N. Y.,	10,000 00	14,000 00
150 " Central Trust Company, N. Y.,	15,000 00	45,000 00
100 " Am. Loan and Trust Co., N. Y.,	10,000 00	11,000 00
200 " New Britain N'l B'k, N. Britain,	20,000 00	30,000 00
400 " Waterbury N'l B'k, Waterbury,	20,000 00	39,200 00
168 " First Nat'l Bank, Wallingford,	16,800 00	18,816 00
100 " Citizens' Nat'l B'k, Cincinnati,	10,000 00	12,800 00
250 " Metrop'n Nat'l B'k, Cincinnati,	25,000 00	25,000 00
200 " Queen City N'l B'k, Cincinnati,	20,000 00	20,000 00
75 " Imperial Bank, Toronto, Ont., .	7,500 00	11,250 00
250 " Nat'l Germ. Am. B'k, St. Paul,	25,000 00	27,500 00
606 " Holyoke Water Power Co., .	60,600 00	136,350 00
1000 " N. Y., N. H. and H. R.R. Co., .	100,000 00	180,000 00
250 " Renssel'r & Saratoga R.R. Co.,	25,000 00	36,250 00
1200 " Chic., R. I. and Pacific R.R. Co.,	120,000 00	128,400 00
1300 " Chic., Burl. & Quincy R.R. Co.,	130,000 00	150,150 00
500 " Cleve. and Pittsburgh R.R. Co.,	25,000 00	34,500 00
50 " Pitts., Ft. W. & Chic. R.R. Co.,	5,000 00	6,300 00
500 " N. Y. Cent. and H. R. R.R. Co.,	50,000 00	42,750 00
1000 " Illinois Central Railroad Co., .	100,000 00	117,000 00
85 " Ill. Cent. R.R. Co. (leased line),	8,500 00	7,225 00
120 " Hartf'd & Conn. West. R.R. Co.,	12,000 00	3,000 00
500 " Atch., Top. & Santa Fé R.R. Co.,	50,000 00	38,500 00
250 " Ft. W. and Jackson R.R. Co., .	25,000 00	25,000 00
500 " Avon, Gen. & Mt. Morris R.R. Co.,	50,000 00	50,000 00
500 " Peoria & Bureau Val. R.R. Co.,	50,000 00	73,500 00
United States bonds, . . . . .	101,200 00	124,356 00
South Carolina bonds, . . . . .	17,551 37	18,955 47
Tennessee State bonds, . . . . .	21,000 00	10,080 00
Mississippi State bonds, . . . . .	20,000 00	20,800 00
Jacksonville, Ill., bonds, . . . . .	50,000 00	60,000 00
New Britain town bonds, . . . . .	100,000 00	110,000 00
Washington School Dist. of Hartford b'ds,	15,000 00	15,600 00
Hannibal School, Mo., bonds, . . . . .	18,000 00	18,540 00
Avondale Town, Ohio, bonds, . . . . .	16,000 00	16,640 00
Atlantic Dock Company bonds, . . . . .	75,000 00	81,000 00
Contra Costa Water Company bonds, . . . . .	25,000 00	26,000 00
Indianapolis and Cincinnati R.R. bonds, . . . . .	51,000 00	54,570 00
Harlem River and Port Chester R.R. bonds,	50,000 00	65,500 00
Chicago and Northwestern Railway bonds,	50,000 00	55,000 00
Erie Railway bonds, . . . . .	100,000 00	120,000 00
Ced. Rap., I. Falls and N. West. R'y bonds,	50,000 00	53,500 00

	Par value.	Market value.
Columbus and Western Railroad bonds, .	\$100,000 00	\$112,000 00
Chicago and Western Ind. Railroad bonds,	60,000 00	67,200 00
Columbia and Greenville Railroad bonds, .	50,000 00	57,500 00
Chicago, Burl. and Quincy Railroad bonds,	20,000 00	18,000 00
Minneapolis Union Railway Co. bonds, .	50,000 00	55,000 00
New York, Lack. and Western R.R. bonds, .	50,000 00	60,000 00
Terre Haute and Logansport R.R. bonds, .	50,000 00	55,000 00
Toledo, Ann Arbor and Grand Trunk bd's,	50,000 00	47,500 00
	<hr/> \$2,689,751 37	<hr/> \$3,268,472 47

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
22 shares N. Y., N. H. and H. R.R. Co., .	\$3,960 00	\$2,000 00
69 " Adams Express Co., . . . .	9,108 00	3,450 00
217 " Travelers' Insurance Company, .	60,760 00	29,550 00
10 " Holyoke Water Power Co., . . .	2,150 00	630 00
170 " Dayton and Michigan R.R. Co., .	11,815 00	995 00
20 " Hartford Carpet Company, . . .	3,800 00	1,980 00
20 " Chic., R. I. and Pacific R.R. Co.,	2,220 00	1,440 00
100 " Russell & Erwin Manuf. Co., . .	10,000 00	20,000 00
441 " Willimantic Linen Company, . .	15,435 00	
Shenandoah Valley Railroad bonds, . .	31,000 00	25,690 00
Shenandoah Valley Railroad bonds, . .	2,000 00	
10 shares Union Pacific Railroad Co., .	500 00	350 00
2 " Chic., Burl. and Quincy R.R., . .	244 00	
10 " H'd St'm Boiler Ins. and Ins. Co.,	750 00	6,500 00
200 " Mechanics' Nat'l Bank, N. Y., .	6,650 00	
80 " Willimantic Linen Company, . . .	2,800 00	4,250 00
30 " New York and Harlem R R Co.,	2,880 00	
1 share Hartford Carpet Company, . .	190 00	3,000 00
Ind. and Cincinnati R. R. Co. bonds, . .	2,000 00	
8 shares Hartford Carpet Company, . .	1,520 00	18,000 00
200 " Meriden Gas Light Company, . .	5,350 00	
150 " Home National Bank, Meriden, .	18,750 00	10,000 00
240 " Landers, Frary & Clark, . . . .	7,500 00	
50 " Southern N. E. Tel. Company, . .	5,500 00	40,000 00
800 " Benedict & Burnham Mfg. Co., .	70,000 00	
300 " Southern N. E. Tel. Company, . .	33,000 00	25,000 00
10 " First National Bank, . . . . .	1,030 00	900 00
	<hr/> \$310,912 00	<hr/> \$193,735 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$168,255 31
Loans on mortgage of real estate (first liens*),	159,580 00

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* Value of lands mortgaged, . . . . .	\$216,000 00
Value of buildings thereon, . . . . .	148,000 00
Amount of insurance held as collateral, .	96,750 00

Interest due or accrued thereon, . . . . .	\$2,516 40	
Stocks, bonds, etc., as per schedule, . . . . .	3,268,472 47	
Loans on collateral security, as per schedule, . . . . .	193,735 00	
Cash in the office of the company, . . . . .	25,483 29	
deposited in bank, . . . . .	262,099 10	
Interest due and accrued, . . . . .	5,125 03	
Premiums in course of collection (gross), . . . . .	263,107 98	
Rents due and accrued, . . . . .	958 33	
Gross assets, . . . . .	<u>          </u>	\$1,349,332 91
Deduct special deposits in other States, . . . . .	131,500 00	
Balance, . . . . .		<u>          </u> \$1,217,832 91

## LIABILITIES.

Losses claimed and reported, . . . . .	\$238,375 89	
disputed or resisted, . . . . .	19,232 89	
Unearned premiums on outstanding risks, . . . . .	1,286,661 94	
Commissions and brokerage, . . . . .	32,375 00	
Gross liabilities, except capital, . . . . .	<u>          </u>	\$1,576,645 72
Deduct liabilities on special deposits, . . . . .	53,924 78	
Surplus as regards policy holders, . . . . .		<u>          </u> 1,522,720 94
Paid-up capital, . . . . .		\$2,695,111 97
Paid-up capital, . . . . .		<u>          </u> 2,000,000 00
Surplus over capital, . . . . .		\$695,111 97

## INCOME.

Cash received for fire premiums, . . . . .	\$2,191,395 66	
Deduct reinsurance and return premiums, . . . . .	152,925 14	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$2,038,470 52
Interest received on mortgages, . . . . .	9,830 30	
and dividends received from all other sources, . . . . .	194,786 10	
Income from rents, . . . . .	4,377 29	
Gross cash income, . . . . .		<u>          </u> \$2,247,464 21

## EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$1,290,204 81	
Cash dividends paid, . . . . .	280,000 00	
paid for commissions and brokerage, . . . . .	331,998 91	
for salaries of officers and employees, . . . . .	95,345 03	
for State and local taxes, . . . . .	63,654 93	
for incidentals, . . . . .	181,759 46	
Gross cash expenditures, . . . . .	<u>          </u>	\$2,242,963 14

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, .	\$201,431,946 00	\$2,267,166 91
written during 1884, . .	179,295,193 00	2,191,395 66
Total, . . . . .	\$380,727,139 00	\$4,458,562 57
Deduct risks expired and terminated, .	172,576,912 00	2,030,632 28
In force at end of year, . . . .	\$208,150,227 00	\$2,427,930 29

## MISCELLANEOUS.

Premiums received from organization of company, .	\$31,780,664 81
Losses paid from organization of company, . . .	18,985,928 07
Cash dividends declared from organization of company, .	3,605,000 00
Dividends declared during the year (14 per cent.), . .	280,000 00
Fire losses incurred during the year, . . . . .	1,285,254 17
Company's stock owned by directors, . . . . .	178,400 00

PROVIDENCE WASHINGTON INSURANCE COMPANY,  
PROVIDENCE, R. I.

[Incorporated, 1799. Commenced business, 1799.]

PAID-UP CAPITAL, \$400,000.

J. H. DE WOLF, *President*.

J. B. BRANCH, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$165,000 00	\$206,295 00
Union Pacific Railroad bonds, . . . . .	10,000 00	11,400 00
Boston city bonds, . . . . .	30,000 00	34,875 00
N Y., Providence and Boston R. R. bonds,	25,000 00	32,500 00
Rennselaer and Saratoga R. R. bonds, . .	12,000 00	15,900 00
50 shares Nat'l B'k of Commerce, N. Y.,	5,000 00	7,100 00
300 " N. Y. Mutual Gas Light Co., .	30,000 00	37,500 00
800 " American Nat'l Bank, R. I., .	40,000 00	37,600 00
1600 " Blackstone Canal Bank, R. I., .	40,000 00	41,600 00
300 " Commercial Bank, R. I., . .	15,000 00	14,700 00
200 " Lime Rock Bank, R. I., . .	10,000 00	10,600 00
500 " Merchants' Bank, R. I., . .	25,000 00	32,250 00
200 " Mechanics' Bank, R. I., . .	10,000 00	14,200 00
300 " Nat'l Bank of Commerce, R. I.,	15,000 00	15,300 00
300 " Nat'l Bank of N. A., R. I., .	15,000 00	18,000 00
200 " Weybosset Nat'l Bank, R. I., .	10,000 00	13,000 00
500 " Providence Gas Light Co., .	25,000 00	34,500 00
50 " Bath Gas Light Co., Maine, .	5,000 00	5,000 00

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	Par value.	Market value.
200 shares Chicago and Alton R. R., . .	\$20,000 00	\$25,600 00
187 " What Cheer Corporation, . .	20,000 00	26,000 00
	<hr/>	<hr/>
	\$527,000 00	\$633,920 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . .	\$633,920 00	
Cash in the office of the company, . .	169 40	
deposited in bank, . . . . .	50,483 70	
Premiums in course of collection (net), .	93,463 77	
Notes taken for marine and inland risks, .	92,017 36	
Premiums more than 3 mos. due, . \$794 52		
Gross assets, . . . . .	<hr/>	\$870,054 23

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$11,756 82	
claimed and reported, . . . . .	114,528 33	
disputed or resisted, . . . . .	14,372 58	
	<hr/>	
Total amount of losses, . . . . .	\$140,657 73	
Less reinsurance, . . . . .	29,464 64	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$111,193 09	
Unearned premiums on outstanding risks, .	313,908 28	
Gross liabilities, except capital, . . . .	<hr/>	425,101 37
	<hr/>	
Surplus as regards policy holders, . . . .		\$444,952 86
Paid-up capital, . . . . .		400,000 00
		<hr/>
Surplus over capital, . . . . .		\$44,952 86

## INCOME.

Cash received for fire premiums, . . . .	\$588,941 93	
Deduct reinsurance and return premiums, .	174,656 51	
Net cash received for fire premiums, . .	<hr/>	\$414,285 42
Cash received for marine and inl'd prem's, .	\$501,765 65	
Deduct reinsurance and return premiums, .	162,370 60	
Net cash rec'd for marine and inl'd prem's, .	<hr/>	339,395 05
Interest and dividends received from all sources, . .		35,726 92
		<hr/>
Gross cash income, . . . . .		\$789,407 39



## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$526,665 82	
Deduct salvage and reinsurance, . . . . .	125,979 28	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$400,686 54
Cash paid for marine and inland losses, . . . . .	\$373,442 99	
Deduct salvage and reinsurance, . . . . .	116,016 49	
Net cash paid for marine and inland losses, . . . . .	<u>          </u>	257,426 50
Cash dividends paid, . . . . .		16,472 35
paid for commissions and brokerage, . . . . .		117,282 66
for salaries of officers and employees, . . . . .		30,823 17
for State and local taxes, . . . . .		18,970 74
for incidentals, . . . . .		63,477 82
		<u>          </u>
Gross cash expenditures, . . . . .		\$905,139 78

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$67,203,553 00	\$694,057 22
written during 1884, . . . . .	58,208,482 00	581,367 38
	<u>          </u>	<u>          </u>
Total, . . . . .	\$125,412,035 00	\$1,275,424 60
Deduct risks expired and terminated, . . . . .	60,409,416 00	593,856 96
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$65,002,619 00	\$681,567 64
Deduct amount reinsured, . . . . .	22,079,300 00	174,638 05
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$42,923,319 00	\$506,929 59
Marine risks outstanding Dec. 31, 1883, . . . . .	\$1,445,484 00	\$209,282 38
written during 1884, . . . . .	48,512,693 00	454,431 51
	<u>          </u>	<u>          </u>
Total, . . . . .	\$52,958,177 00	\$663,713 89
Deduct risks expired and terminated, . . . . .	50,317,866 00	537,696 32
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$2,640,311 00	\$126,017 57
Deduct amount reinsured, . . . . .	1,004,871 00	53,311 39
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$1,635,440 00	\$72,706 18

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$10,375,401 14
Losses paid from organization of company, . . . . .	6,029,861 62
Cash dividends declared from organization of company, . . . . .	1,794,563 39
Dividends declared during the year (4 per cent.), . . . . .	16,000 00
Fire losses incurred during the year, . . . . .	375,788 66
Marine and inland losses incurred during the year, . . . . .	261,712 95
Company's stock owned by directors, . . . . .	53,450 00



# ROCHESTER GERMAN INSURANCE COMPANY, ROCHESTER, N. Y.

[Incorporated Feb. 16, 1872. Commenced business Feb. 23, 1872.]

PAID-UP CAPITAL, \$200,000.

FREDERICK COOK, *President*.

H. F. ATWOOD, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$100,000 00	\$117,000 00
Georgia State bonds, . . . . .	25,000 00	27,750 00
Rochester city bonds, . . . . .	20,000 00	26,000 00
Pullman Palace Car Company stock, . .	22,000 00	23,320 00
German American Bank stock, . . . .	10,000 00	10,000 00
	<hr/>	<hr/>
	\$177,000 00	\$204,070 00

## SUMMARY OF ASSETS DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$1,360 02	
Loans on mortgage of real estate (first liens),	273,035 00	
Interest due or accrued thereon, . .	7,201 44	
Stocks, bonds, etc., as per schedule, . .	204,070 00	
Cash in the office of the company, . .	409 32	
deposited in bank, . . . . .	101,136 23	
Interest due and accrued, . . . . .	144 28	
Premiums in course of collection (gross), .	49,786 95	
Gross assets, . . . . .	<hr/>	\$637,143 24
Deduct special deposits in other States, . . . . .		75,400 00
		<hr/>
Balance, . . . . .		\$561,743 24

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$6,744 20	
claimed and reported, . . . . .	27,062 80	
disputed or resisted, . . . . .	1,748 00	
Unearned premiums on outstanding risks, .	272,550 64	
Commissions and brokerage, . . . . .	1,473 00	
	<hr/>	
Gross liabilities, except capital, . . .	\$309,578 64	
Deduct liabilities on special deposits, . .	30,952 98	
	<hr/>	278,625 66
		<hr/>
Surplus as regards policy holders, . . . .		\$283,117 58
Paid up capital, . . . . .		200,000 00
		<hr/>
Surplus over capital, . . . . .		\$83,117 58

## INCOME.

Cash received for fire premiums, . . .	\$540,813 79	
Deduct reinsurance and return premiums, . . .	89,640 95	
Net cash received for fire premiums, . . .	<u>          </u>	\$451,172 84
Interest received on mortgages, . . . . .		15,177 97
and dividends from all other sources, . . . . .		9,713 24
		<u>          </u>
Gross cash income, . . . . .		\$476,064 05

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$257,603 65	
Deduct salvage and reinsurance, . . . . .	14,459 69	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$243,143 96
Cash dividends paid, . . . . .		16,000 00
paid for commissions and brokerage, . . . . .		101,554 58
for salaries of officers and employees, . . . . .		11,353 32
for State and local taxes, . . . . .		12,418 81
for incidentals, . . . . .		20,299 39
for profit and loss, . . . . .		974 56
		<u>          </u>
Gross cash expenditures, . . . . .		\$405,744 62

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$37,035,583 00	\$401,361 44
written during 1884, . . . . .	45,494,753 00	537,198 91
	<u>          </u>	<u>          </u>
Total, . . . . .	\$82,530,336 00	\$938,560 35
Deduct risks expired and terminated, . . .	36,070,785 00	395,552 26
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$46,459,551 00	\$543,008 09
Deduct amount reinsured, . . . . .	1,605,758 00	22,633 99
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$44,853,793 00	\$520,374 10

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$2,865,650 71
Losses paid from organization of company, . . . . .	1,483,551 15
Cash dividends declared from organization of company, . .	199,000 00
Dividends declared during the year (8 per cent.), . . .	16,000 00
Fire losses incurred during the year, . . . . .	249,115 41
Company's stock owned by directors, . . . . .	40,000 00

## RUTGERS FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated October 3, 1853. Commenced business October 10, 1853.]

PAID-UP CAPITAL, \$200,000.

EDWARD B. FELLOWS, *President*.JOSEPH F. HANFORD, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
42d St. and Grand St. Ferry R.R. bonds, .	\$6,000 00	\$6,900 00
District of Columbia bonds, . . . .	50,000 00	57,250 00
500 shares N. Y. Cent. and H. R. R. R., .	50,000 00	45,000 00
500 " Del., Lack. and Western R. R., .	25,000 00	23,000 00
100 " Del. and Hudson Canal, . . .	10,000 00	7,500 00
	<hr/>	<hr/>
	\$141,000 00	\$139,650 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon
25 shares City Fire Insurance Co., . .	\$2,100 00	\$5,000 00
30 " Phenix Fire Insurance Co., . .	1,980 00	
50 " People's Fire Insurance Co., . .	2,750 00	
10 " Stuyvesant Safe Deposit Co., . .	800 00	5,000 00
25 " Knickerbocker Fire Ins Co., . .	638 00	
20 " Manhattan Life Insurance Co., .	4,500 00	
5 " Am. Ex. Fire Insurance Co., . .	565 00	450 00
260 " North River Fire Ins. Co., . .	7,125 00	4,000 00
84 " Stuyvesant Fire Insurance Co., .	2,415 00	1,200 00
100 " Tradesmen's National Bank, . .	4,000 00	6,000 00
25 " Bowery National Bank, . . . .	4,125 00	
Chic., Mil. and St. Paul R. R. bonds, .	2,240 00	2,000 00
	<hr/>	<hr/>
	\$33,238 00	\$23,650 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$93,750 00	
Loans on mortgage of real estate (first liens*),	120,500 00	
Interest due or accrued thereon, . . . .	1,149 00	
Stocks, bonds, etc., as per schedule, . .	139,650 00	
Loans on collateral security, as per schedule,	23,650 00	
Cash in the office of the company, . . . .	1,365 39	
deposited in bank, . . . . .	3,081 54	
Interest due and accrued, . . . . .	2,187 25	
Premiums in course of collection (net), .	755 35	
Rents due and accrued, . . . . .	25 00	
Gross assets, . . . . .	<hr/>	\$386,113 53

\* Value of lands mortgaged, . . . . . \$154,600 00  
Value of buildings thereon, . . . . . 157,200 00  
Amount of insurance held as collateral, . . . . . 102,100 00

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$380 51	
claimed and reported, . . . . .	700 00	
Unearned premiums on outstanding risks, .	41,487 76	
Gross liabilities, except capital, . . . .	<u>          </u>	\$42,568 27
Surplus as regards policy holders, . . . .		\$343,545 26
Paid-up capital, . . . . .		<u>200,000 00</u>
Surplus over capital, . . . . .		\$143,545 26

## INCOME.

Cash received for fire premiums, . . . .	\$83,875 39	
Deduct reinsurance and return premiums, .	6,906 46	
Net cash received for fire premiums, . . .	<u>          </u>	\$76,968 93
Interest received on mortgages, . . . . .		7,850 00
Interest and dividends received from all other sources, .		9,808 43
Income from rents, . . . . .		<u>3,104 00</u>
Gross cash income, . . . . .		\$97,731 36

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$34,770 50	
Deduct salvage and reinsurance, . . . .	2,183 20	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$32,587 30
Cash dividends paid, . . . . .		22,000 00
paid for commissions and brokerage, . . . .		13,400 12
for salaries of officers and employees, . . . .		14,917 63
for State and local taxes, . . . . .		5,499 54
for incidentals, . . . . .		5,365 72
for expenses on real estate, . . . . .		<u>873 04</u>
Gross cash expenditures, . . . . .		\$94,643 35

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$12,528,608 00	\$79,084 25
written during 1884, . . . . .	12,742,062 00	84,174 80
Total, . . . . .	<u>\$25,270,670 00</u>	<u>\$163,259 05</u>
Deduct risks expired and terminated, . . .	12,954,772 00	80,017 99
In force at end of year, . . . . .	<u>\$12,315,898 00</u>	<u>\$83,241 06</u>
Deduct amount reinsured, . . . . .	201,587 00	1,168 31
Net amount in force, . . . . .	<u>\$12,114,311 00</u>	<u>\$82,072 75</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$2,584,524 88
Losses paid from organization of company, . . .	981,881 06
Cash dividends declared from organization of company, . .	902,000 00
Dividends declared during the year (11 per cent.), . . .	22,000 00
Fire losses incurred during the year, . . . . .	32,337 58
Company's stock owned by directors, . . . . .	52,050 00

## SECURITY INSURANCE COMPANY, NEW HAVEN, CONN.

[Incorporated April, 1841. Commenced business April, 1841.]

PAID-UP CAPITAL, \$200,000.

CHARLES PETERSON, *President*HERBERT MASON, *Secretary*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Tradesmen's Nat'l B'k stock, New Haven, .	\$1,200 00	\$1,860 00
Second National Bank stock, New Haven, .	15,500 00	24,025 00
Merchants' Nat'l Bank stock, New Haven, .	10,550 00	12,660 00
New Haven Nat'l Bank stock, New Haven, .	9,100 00	15,015 00
New Haven County Nat'l B'k stock, N. H., .	7,700 00	10,395 00
Yale National Bank stock, New Haven, .	15,000 00	16,950 00
Amer. Exchange Nat'l Bank stock, N. Y., .	10,000 00	11,800 00
Commerce Nat'l Bank stock, New York, .	5,000 00	7,250 00
N. Y., N. H. and Hartford R. R. stock, .	23,100 00	40,887 00
Shore Line Railroad stock, . . . . .	7,700 00	12,320 00
New York and Boston Railroad stock, .	10,000 00	8,800 00
N. Y. Central and Hudson Riv. R. R. stock, .	10,000 00	8,900 00
Chic., Burl. and Quincy Railroad stock, . .	11,000 00	12,925 00
Union Pacific Railroad stock, . . . . .	2,500 00	1,175 00
Chicago, R. I. and Pacific Railroad stock, .	10,000 00	10,650 00
L. S. and Mich. Southern Railroad stock, .	2,500 00	1,575 00
Housatonic Railroad stock, . . . . .	10,000 00	13,400 00
New Haven Water Meter Co. stock . . .	7,850 00	12,392 50
N. H. and Northampton Railroad bonds, .	15,000 00	16,500 00
Holyoke and Westfield Railroad bonds, .	7,000 00	7,630 00
Housatonic Railroad bonds, . . . . .	10,000 00	10,000 00
Jersey City bonds, . . . . .	5,000 00	5,050 00
	<hr/>	<hr/>
	\$205,700 00	\$262,159 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
N. H. and Northampton Railroad bonds, .	\$1,400 00	} \$8,000 00
Second Nat'l Bank stock, New Haven, .	3,875 00	
Tradesmen's Nat'l B'k stock, New Haven, .	3,875 00	
Fair Haven and Westville R.R. stock, N. H.,	2,500 00	



	Market value.	Loaned thereon.
New Haven Water Company stock, N. H.,	\$1,815 00	\$1,600 00
City Bank stock, New Haven, . . . .	2,806 00	7,000 00
Mechanics' Bank stock, New Haven, . .	420 00	
N. Y. Produce Exch. Bank stock, . . .	4,950 00	
Chic., Burl. and Quincy R. R. stock, . .	1,175 00	500 00
	<hr/>	<hr/>
	\$25,816 00	\$17,100 00

## SUMMARY OF ASSETS DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$58,700 00	
Interest due or accrued thereon, . . . .	33 75	
Stocks, bonds, etc., as per schedule, . .	262,159 50	
Loans on collateral security, as per schedule,	17,100 00	
Cash in the office of the company, . . . .	63 37	
deposited in bank, . . . . .	37,056 50	
Interest due and accrued, . . . . .	1,001 17	
Premiums in course of collection (gross), .	20,471 86	
Notes taken for marine and inland risks, .	3,231 75	
Reinsurance, etc., . . . . .	890 87	
Gross assets, . . . . .	<hr/>	\$100,708 77

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$12,690 80	
claimed and reported, . . . . .	9,381 88	
disputed or resisted, . . . . .	2,800 00	
	<hr/>	
Total amount of losses, . . . . .	\$24,872 68	
Less reinsurance, . . . . .	2,232 92	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$22,639 76	
Unearned premiums on outstanding risks, .	128,812 59	
Commissions and brokerage, . . . . .	3,768 48	
Interest prepaid, . . . . .	681 09	
Gross liabilities, except capital, . . . .	<hr/>	155,901 92
	<hr/>	
Surplus as regards policy holders, . . . .		\$244,806 85
Paid-up capital, . . . . .		200,000 00
		<hr/>
Surplus over capital, . . . . .		\$44,806 85

## INCOME.

Cash received for fire premiums, . . . .	\$228,611 94	
Deduct reinsurance and return premiums, .	19,739 65	
Net cash received for fire premiums, . . .	<hr/>	\$208,872 29

\* Value of lands mortgaged, . . . . . \$66,400 00  
Value of buildings thereon, . . . . . 55,100 00  
Amount of insurance held as collateral, . . . 55,100 00



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Cash rec'd for marine and inland prem's, .	\$80,179 93	
Deduct reinsurance and return premiums, .	14,788 74	
Net cash rec'd for marine and inl'd prem's, .	<u>          </u>	\$65,391 19
Interest received on mortgages, . . . . .		3,502 00
and dividends received from all other sources, .		13,954 27
Income from old accounts, . . . . .		12 09
Gross cash income, . . . . .		<u>\$291,731 84</u>

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$130,740 70	
Deduct salvage and reinsurance, . . . . .	7,596 21	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$123,144 49
Cash paid for marine and inland losses, .	\$50,256 73	
Deduct salvage and reinsurance, . . . . .	2,447 07	
Net cash paid for marine and inland losses, .	<u>          </u>	47,809 66
Cash dividends paid, . . . . .		6,000 00
paid for commissions and brokerage, . . . . .		47,904 35
for salaries of officers and employees, . . . . .		21,396 64
for State and local taxes, . . . . .		2,618 63
Gross cash expenditures, . . . . .		<u>\$248,873 77</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, .	\$15,942,176 00	\$175,556 56
written during 1884, .	19,546,295 00	234,247 40
Total, . . . . .	<u>\$35,488,471 00</u>	<u>\$409,803 96</u>
Deduct risks expired and terminated, .	16,732,855 00	185,529 35
In force at end of year, . . . . .	<u>\$18,755,616 00</u>	<u>\$224,274 61</u>
Deduct amount reinsured, . . . . .	753,321 00	8,334 90
Net amount in force, . . . . .	<u>\$18,002,295 00</u>	<u>\$215,939 71</u>
Marine risks outstanding Dec. 31, 1883, .	\$812,661 00	\$15,315 39
written during 1884, .	8,966,260 00	76,493 98
Total, . . . . .	<u>\$9,778,921 00</u>	<u>\$91,809 37</u>
Deduct risks expired and terminated, .	8,911,762 00	68,780 15
In force at end of year, . . . . .	<u>\$867,159 00</u>	<u>\$23,029 22</u>
Deduct amount reinsured, . . . . .	161,210 00	3,062 55
Net amount in force, . . . . .	<u>\$705,949 00</u>	<u>\$19,966 67</u>

## MISCELLANEOUS

Premiums received from organization of company, . . .	\$3,784,910 32
Losses paid from organization of company, . . .	2,695,338 46
Cash dividends declared from organization of company, . .	296,281 00
Dividends declared during the year (3 per cent.), . . .	6,000 00
Fire losses incurred during the year, . . . . .	126,386 47
Marine and inland losses incurred during the year, . . .	44,683 80
Company's stock owned by directors, . . . . .	40,600 00

SPRING GARDEN INSURANCE COMPANY, PHILADEL-  
PHIA, PENN.

[Incorporated April 28, 1835. Commenced business August 29, 1835.]

PAID-UP CAPITAL, \$400,000.

NELSON F. EVANS, *President.*

JACOB E. PETERSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$30,000 00	\$36,600 00
Cincinnati city bonds, . . . . .	20,000 00	26,000 00
St. Joseph city bonds, . . . . .	20,000 00	20,400 00
North Pennsylvania Railroad bonds, . . .	30,000 00	37,750 00
Philadelphia and Reading Railroad bonds, .	50,000 00	43,750 00
Pitts., Cin. and St. Louis Railroad bonds, .	30,000 00	35,550 00
Delaware and Bound Brook R.R. bonds, . .	20,000 00	24,400 00
Pennsylvania Railroad bonds, . . . . .	10,000 00	12,050 00
Lehigh Valley Railroad bonds, . . . . .	20,000 00	24,500 00
Texas and Pacific Railroad bonds, . . . .	20,000 00	15,200 00
New Orleans Pacific Railroad bonds, . . .	20,000 00	11,800 00
People's Passenger Railroad bonds, . . . .	10,000 00	10,800 00
Lehigh Coal and Navigation Co. bonds, . .	20,000 00	23,400 00
American Steamship Company bonds, . . .	5,000 00	5,225 00
Kansas City Water Works bonds, . . . . .	10,000 00	10,200 00
New York, W. S. and Buff. Railroad bonds, .	10,000 00	4,000 00
T. H. and Logansport Railroad bonds, . . .	20,000 00	20,800 00
Manufacturers' National Bank stock, . . .	10,000 00	11,000 00
Penn National Bank stock, . . . . .	15,700 00	21,980 00
Commercial National Bank stock, . . . . .	5,000 00	6,000 00
	<hr/>	<hr/>
	\$375,700 00	\$401,405 00

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
110 shares Central National Bank, . . . .	\$29,700 00	\$25,000 00
100 " Standard Oil Trust, . . . . .	9,000 00	5,000 00
United States bonds, . . . . .	81,740 00	72,500 00

# 334 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

	Market value.	Loaned thereon.
Philadelphia and Reading Railroad bonds, .	\$3,400 00	\$3,000 00
17 shares Penn National Bank, . . . .	1,190 00	900 00
Railway Equipment Company Car Trust, .	1,000 00	400 00
200 shares Standard Oil Trust, . . . .	18,000 00	12,000 00
United States bonds, . . . . .	1,464 00	6,000 00
Philadelphia city bonds, . . . . .	480 00	
Lehigh Coal and Navigation Co. bonds, .	550 00	
67 shares Pennsylvania Railroad, . . . .	3,350 00	
32 " Lumbermen's Insurance Co., . . . .	1,120 00	
10 " United Firemen's Ins. Company, . . . .	140 00	30,000 00
United States bonds, . . . . .	34,160 00	
	<hr/>	<hr/>
	\$185,294 00	\$154,800 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$239,800 00	
Loans on mortgage of real estate (first liens*),	326,430 00	
Interest due or accrued thereon, . . . .	6,069 98	
Stocks, bonds, etc., as per schedule, . .	401,405 00	
Loans on collateral security, as per schedule,	154,800 00	
Cash in the office of the company, . . . .	5,820 90	
deposited in bank, . . . . .	37,965 77	
Interest due and accrued, . . . . .	650 00	
Premiums in course of collection (gro s), .	3,399 04	
Rents due and accrued, . . . . .	338 00	
Gross assets, . . . . .	<hr/>	\$1,176,678 69

## LIABILITIES.

Losses claimed and reported, . . . . .	\$1,505 75	
Unearned premiums on outstanding risks, .	63,848 29	
Reclaimable on perpetual fire policies, .	338,988 59	
Due and accrued for rent, salaries, etc., .	1,407 80	
State and local taxes, . . . . .	250 00	
Commissions and brokerage, . . . . .	234 32	
Gross liabilities, except capital, . . . .	<hr/>	406,234 75
Surplus as regards policy holders, . . . .		\$770,443 94
Paid-up capital, . . . . .		400,000 00
Surplus over capital, . . . . .		<hr/>
		\$370,443 94

## INCOME.

Cash received for fire premiums, . . . .	\$123,642 93	
Deduct reinsurance and return premiums, .	19,766 05	
Net cash received for fire premiums, . . .	<hr/>	\$103,876 88

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\* Total value of property mortgaged, . . . \$523,500 00  
Amount of insurance held as collateral, . . . 298,800 00

Interest received on mortgages, . . . . .	\$17,587 41
and dividends received from all other sources, . . . . .	36,167 50
Income from rents, . . . . .	16,310 17
from transfers, surveys, etc., . . . . .	946 20
Deposits received for perpetual fire risks, . . . . .	\$34,631 69
<hr/>	
Gross cash income, . . . . .	\$174,888 16

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$68,952 89
Deduct salvage and reinsurance, . . . . .	7,999 86
Net cash paid for fire losses, . . . . .	<hr/> \$60,953 03
Cash dividends paid, . . . . .	64,000 00
paid for commissions and brokerage, . . . . .	21,915 88
for salaries of officers and employees, . . . . .	15,317 99
for State and local taxes, . . . . .	10,840 89
for incidentals, . . . . .	7,689 72
for repairs on real estate, . . . . .	3,352 07
Deposits returned on perpetual fire risks, . . . . .	\$7,757 74
<hr/>	
Gross cash expenditures, . . . . .	\$184,069 58

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$10,232,502 00	\$102,217 25
written during 1884, . . . . .	13,116,519 00	124,651 28
<hr/>		<hr/>
Total, . . . . .	\$23,349,021 00	\$226,868 53
Deduct risks expired and terminated, . . . . .	11,792,111 00	107,890 75
<hr/>		<hr/>
In force at end of year, . . . . .	\$11,556,910 00	\$118,977 78
Deduct amount reinsured, . . . . .	567,127 00	5,084 24
<hr/>		<hr/>
Net amount in force, . . . . .	\$10,989,783 00	\$113,893 54
<hr/>		<hr/>
Perpetual risks in force, . . . . .	\$15,314,819 00	\$371,494 34

## MISCELLANEOUS.

Losses paid from organization of company, . . . . .	\$1,805,658 87
Cash dividends declared from organization of company, . . . . .	1,025,215 00
Dividends declared during the year (16 per cent.), . . . . .	64,000 00
Fire losses incurred during the year, . . . . .	55,236 37
Company's stock owned by directors, . . . . .	202,650 00

## STANDARD FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March 26, 1859. Commenced business March 29, 1859.]

PAID-UP CAPITAL, \$200,000.

W. M. ST. JOHN, *President*.R. H. MYERS, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$210,000 00	\$255,937 50
Chicago, Burl. and Quincy R. R. bonds, . .	40,000 00	38,800 00
New York Central and H. R. R. R. stock, .	30,000 00	25,800 00
New York, Chic. and St. Louis R. R. b'ds, .	10,000 00	9,200 00
	<hr/>	<hr/>
	\$290,000 00	\$329,737 50

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$11,900 00	
Loans on mortgage of real estate (first liens*),	17,000 00	
Interest due or accrued thereon, . . . .	85 00	
Stocks, bonds, etc., as per schedule, . .	329,737 50	
Cash in the office of the company, . . .	766 57	
deposited in bank, . . . . .	12,213 16	
Interest due and accrued, . . . . .	2,680 42	
Premiums in course of collection (gross), .	14,335 05	
Premiums more than 3 mos. due, \$100 95		
Gross assets,† . . . . .	<hr/>	\$388,717 70

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$6,768 79	
claimed and reported, . . . . .	1,365 00	
disputed or resisted, . . . . .	1,525 92	
Unearned premiums on outstanding risks, .	54,705 00	
Due and accrued for rent, salaries, etc., .	386 62	
State and local taxes, . . . . .	366 87	
Commissions and brokerage, . . . . .	1,364 04	
Return premiums, . . . . .	738 59	
Gross liabilities, except capital, . . .	<hr/>	67,220 83
Surplus as regards policy holders, . . . .		\$321,496 87
Paid-up capital, . . . . .		200,000 00
Surplus over capital, . . . . .		<hr/>
		\$121,496 87

\* Value of lands mortgaged, . . . . . \$10,500 00

Value of buildings thereon, . . . . . 20,500 00

Amount of insurance held as collateral, . . . 17,000 00

† Including \$78,000 Special Reserve Fund held under New York law.

## INCOME.

Cash received for fire premiums, . . .	\$111,368 66	
Deduct reinsurance and return premiums, . .	16,091 91	
Net cash received for fire premiums, . . .	<u>          </u>	\$95,276 75
Interest received on mortgages, . . . . .		1,067 18
and dividends received from all other sources, .		11,289 69
Income from rents, . . . . .		1,166 45
		<u>          </u>
Gross cash income, . . . . .		\$108,800 07

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$48,350 26	
Deduct salvage and reinsurance, . . . . .	198 82	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$48,151 44
Cash dividends paid, . . . . .		14,000 00
paid for commissions and brokerage, . . . .		14,510 80
for salaries of officers and employees, . . .		14,615 67
for State and local taxes, . . . . .		3,077 26
for incidentals, . . . . .		10,713 60
		<u>          </u>
Gross cash expenditures, . . . . .		\$105,068 77

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	.\$13,195,857 00	\$99,946 78
written during 1884, . . . . .	18,595,543 00	117,974 06
	<u>          </u>	<u>          </u>
Total, . . . . .	.\$31,791,400 00	\$217,920 84
Deduct risks expired and terminated, . . .	17,105,367 00	106,055 51
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	.\$14,686,033 00	\$111,865 33
Deduct amount reinsured, . . . . .	998,766 00	4,076 15
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	.\$13,687,267 00	\$107,789 18

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$2,713,492 77
Losses paid from organization of company, . . . .	1,602,307 02
Cash dividends declared from organization of company, .	525,020 00
Dividends declared during the year (7 per cent.), . .	14,000 00
Fire losses incurred during the year, . . . . .	45,796 39
Company's stock owned by directors, . . . . .	41,300 00



## STAR FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated Dec. 2, 1864. Commenced business Dec. 2, 1864.]

PAID-UP CAPITAL, \$500,000.

NICHOLAS C. MILLER, *President*.JAMES M. HODGES, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$365,000 00	\$397,400 00
Kansas Pacific Railroad bonds, . . . . .	10,000 00	9,300 00
Chic, Mil. and St. Paul Railroad bonds, . . . . .	45,000 00	46,112 50
Missouri Pacific Railroad bonds, . . . . .	20,000 00	20,500 00
Chic, St. Louis and N. O. R. R. bonds, . . . . .	20,000 00	21,000 00
45 shares German American Bank, . . . . .	3,375 00	3,543 75
	<hr/>	<hr/>
	\$463,375 00	\$497,856 25

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
11 shares Shoe and Leather Bank, . . . . .	\$1,540 00	\$1,500 00
40 " Pacific Fire Insurance Company, . . . . .	1,910 00	} 4,125 00
20 " Rutgers Fire Insurance Co., . . . . .	600 00	
20 " American Fire Insurance Co, . . . . .	1,500 00	
20 " Citizens' Fire Insurance Co., . . . . .	600 00	
Citizens' Fire Insurance Company scrip, . . . . .	140 00	
	<hr/>	<hr/>
	\$6,290 00	\$5,625 00

## SUMMARY OF ASSETS DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$11,500 00	
Loans on mortgage of real estate (first liens*), . . . . .	90,075 00	
Interest due or accrued thereon, . . . . .	1,077 26	
Stocks, bonds, etc., as per schedule, . . . . .	497,856 25	
Loans on collateral security, as per schedule, . . . . .	5,625 00	
Cash in the office of the company, . . . . .	1,277 30	
deposited in bank, . . . . .	7,096 25	
Interest due and accrued, . . . . .	168 75	
Premiums in course of collection (gross), . . . . .	37,073 42	
Rents due and accrued, . . . . .	864 80	
Reinsurance due, . . . . .	839 90	
Gross assets, . . . . .	<hr/>	\$653,453 93

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\* Value of lands mortgaged, . . . . . \$150,500 00  
Value of buildings thereon, . . . . . 83,000 00  
Amount of insurance held as collateral, . . . . . 96,800 00

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$25,623 61	
claimed and reported, . . . . .	5,250 00	
disputed or resisted, . . . . .	1,250 00	
Unearned premiums on outstanding risks, .	111,690 10	
Due and accrued for rent, salaries, etc., .	1,500 00	
Commissions and brokerage, . . . . .	1,618 13	
Return premiums, . . . . .	124 60	
Gross liabilities, except capital, . . . . .	—————	\$147,056 44
Surplus as regards policy holders, . . . . .		\$506,397 49
Paid-up capital, . . . . .		500,000 00
Surplus over capital, . . . . .		\$6,397 49

## INCOME.

Cash received for fire premiums, . . . . .	\$338,194 18	
Deduct reinsurance and return premiums, .	88,366 97	
Net cash received for fire premiums, . . . . .	—————	\$249,827 21
Interest received on mortgages, . . . . .		8,217 19
Interest and dividends received from all other sources, .		16,066 15
Income from rents, . . . . .		606 80
Gross cash income, . . . . .		\$274,717 35

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$205,423 31	
Deduct salvage and reinsurance, . . . . .	11,712 88	
Net cash paid for fire losses, . . . . .	—————	\$193,710 43
Cash paid for commissions and brokerage, . . . . .		30,283 49
for salaries of officers and employees, . . . . .		29,467 51
for State and local taxes, . . . . .		8,530 11
for incidentals, . . . . .		28,780 52
Gross cash expenditures, . . . . .		\$290,772 06

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$27,705,080 00	\$283,644 28
written during 1884, . . . . .	32,328,060 00	305,637 46
Total, . . . . .	\$60,033,140 00	\$589,281 74
Deduct risks expired and terminated, . . . . .	35,487,280 00	340,076 03
In force at end of year, . . . . .	\$24,545,860 00	\$249,205 71
Deduct amount reinsured, . . . . .	1,928,408 00	24,811 50
Net amount in force, . . . . .	\$22,617,452 00	\$224,394 21

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$4,281,710 12
Losses paid from organization of company, . . .	2,535,381 47
Cash dividends declared from organization of company, . .	390,791 77
Fire losses incurred during the year, . . .	184,142 93
Company's stock owned by directors, . . .	143,200 00

## STERLING FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated January 18, 1864. Commenced business January 18, 1864.]

PAID-UP CAPITAL, \$350,000.

ANDREW L. SOULARD, *President*.LOUIS P. BAYARD, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
New York city bonds, . . . . .	\$250,000 00	\$251,875 00
United States bonds, . . . . .	10,000 00	11,325 00
District of Columbia bonds, . . . .	90,000 00	103,275 00
	<hr/>	<hr/>
	\$350,000 00	\$366,475 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$47,000 00	
Interest due or accrued thereon, . . .	221 25	
Stocks, bonds, etc., as per schedule, . .	366,475 00	
Cash in the office of the company, . . .	4,392 55	
deposited in bank, . . . . .	6,227 32	
Interest due and accrued, . . . . .	1,250 00	
Premiums in course of collection (gross), .	19,060 09	
Reinsurance, . . . . .	82 79	
Salvage, etc, . . . . .	1,400 00	
Premiums more than 3 mos. due, \$99 50		
Gross assets, . . . . .	<hr/>	\$446,109 00

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$2,644 59
claimed and reported, . . . . .	7,858 57
	<hr/>
Total amount of losses, . . . . .	\$10,503 16
Less reinsurance, . . . . .	825 66
	<hr/>
Net amount of unpaid losses, . . . . .	\$9,677 50

\* Value of lands mortgaged, . . . . . \$64,500 00  
Value of buildings thereon, . . . . . 43,000 00  
Amount of insurance held as collateral, . . . . . 36,230 00

Unearned premiums on outstanding risks, .	\$73,778 47	
Dividends to stockholders unpaid, . . .	1,000 00	
Commissions and brokerage, . . . . .	2,800 00	
Gross liabilities, except capital, . . .	<u>          </u>	\$87,255 97
Surplus as regards policy-holders, . . .	. . .	\$358,853 03
Paid-up capital, . . . . .	. . .	<u>350,000 00</u>
Surplus over capital, . . . . .	. . .	\$8,853 03

## INCOME.

Cash received for fire premiums, . . .	\$151,636 99	
Deduct reinsurance and return premiums, .	19,150 25	
Net cash received for fire premiums, . .	<u>          </u>	\$132,486 74
Interest received on mortgages, . . . . .	. . .	2,500 00
and dividends received from all other sources, .	. . .	<u>10,596 15</u>
Gross cash income, . . . . .	. . .	\$145,582 89

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$80,179 90	
Deduct salvage and reinsurance, . . . .	8,699 71	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$71,480 19
Cash dividends paid, . . . . .	. . .	13,000 00
paid for commissions and brokerage, . . .	. . .	27,723 08
for salaries of officers and employees, . .	. . .	18,445 83
for State and local taxes, . . . . .	. . .	2,479 27
for incidentals, . . . . .	. . .	<u>12,086 31</u>
Gross cash expenditures, . . . . .	. . .	\$145,214 68

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, .	\$14,434,088 00	\$112,387 51
written during 1884, . . . . .	19,349,046 00	154,986 40
Total, . . . . .	<u>\$33,783,134 00</u>	<u>\$267,373 91</u>
Deduct risks expired and terminated, .	15,730,942 00	113,655 18
In force at end of year, . . . . .	<u>\$18,052,192 00</u>	<u>\$153,718 73</u>
Deduct amount reinsured, . . . . .	1,368,208 00	12,710 60
Net amount in force, . . . . .	<u>\$16,683,984 00</u>	<u>\$141,008 13</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$1,433,818 74
Losses paid from organization of company, . . .	687,797 19
Cash dividends declared from organization of company, .	275,000 00
Dividends declared during the year (4 per cent.), . .	14,000 00
Fire losses incurred during the year, . . . . .	70,300 60
Company's stock owned by directors, . . . . .	83,900 00

ST. PAUL FIRE AND MARINE INSURANCE COMPANY,  
ST. PAUL, MINN.

[Incorporated May, 1865. Commenced business May, 1865.]

PAID-UP CAPITAL, \$500,000.

C. H. BIGELOW, *President.*C. B. GILBERT, *Secretary.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
320 shares First National Bank, St. Paul, .	\$32,000 00	\$51,200 00
240 " Merch. National Bank, St. Paul,	24,000 00	36,000 00
100 " Bank of Minnesota, St. Paul, .	10,000 00	12,000 00
40 " St. Paul Nat'l Bank, St. Paul, .	6,000 00	6,300 00
20 " First Nat'l Bank, Alexandria, .	2,000 00	2,140 00
25 " St. Paul Trust Co., St. Paul, .	2,500 00	2,500 00
30 " First National Bank, St. Peter, .	3,000 00	3,750 00
50 " First National Bank, Glencoe, .	5,000 00	5,000 00
30 " St. P. and S. C. R.R. Co. Special,	3,000 00	1,500 00
St. P. and S. C. R.R. Co. land contracts, .	412 28	412 28
Chic., St. P., M. and O. R.R. Co. bonds, .	10,000 00	11,000 00
385 shares St. Paul Warehouse and El. Co.,	19,250 00	19,250 00
St. Paul Warehouse and Elevator Co. b'ds,	10,000 00	10,000 00
City of Minneapolis bonds, . . . . .	1,500 00	1,575 00
St Paul bonds, . . . . .	60,000 00	61,200 00
Stillwater bonds, . . . . .	10,000 00	11,000 00
Mankato bonds, . . . . .	8,500 00	8,500 00
Town of Detroit bonds, . . . . .	2,444 00	2,688 40
Sauk Center bonds, . . . . .	3,500 00	3,587 50
Vernon Center bonds, . . . . .	7,500 00	7,500 00
Village of Detroit bonds, . . . . .	700 00	700 00
Town of Jo. Daviess bonds, . . . . .	5,500 00	5,500 00
Elmore bonds, . . . . .	6,500 00	6,500 00
Garden City bonds, . . . . .	7,000 00	7,000 00
Winnebago City bonds, . . . . .	15,000 00	15,000 00
Pilot Grove bonds, . . . . .	5,000 00	5,000 00
Oakwood bonds, . . . . .	7,500 00	7,500 00
Blue Earth City bonds, . . . . .	36,000 00	36,000 00
Granite Falls bonds, . . . . .	1,500 00	1,500 00

	Par value.	Market value.
County of Pine bonds, . . . .	\$4,500 00	\$4,950 00
Rock bonds, . . . .	24,000 00	27,600 00
Ramsey bonds, . . . .	1,000 00	1,100 00
Barnes, D. T., bonds, . . . .	30,000 00	31,200 00
Grand Forks, D. T., bonds, . .	4,000 00	4,200 00
Grant school district bonds, . .	4,000 00	4,000 00
Yellow Medicine sch'l dist. b'ds,	600 00	600 00
Barnes and Cass joint sch'l dist. b'ds,	9,000 00	9,000 00
Griggs, D. T., school dist. bd's, .	500 00	500 00
Cass, D. T., school dist. bonds, .	1,500 00	1,500 00
Barnes, D. T., school dist. b'ds, .	1,500 00	1,500 00
Cass, D. T., school dist. orders, .	2,141 95	2,141 95
Cass, D. T., school dist. orders, .	10,273 05	10,273 05
Wilkin warrants, . . . .	5,959 10	5,959 10
Chippewa warrants, . . . .	1,222 49	1,222 49
Ransom, D. T., warrants, . . .	26 00	26 00
	<hr/>	<hr/>
	\$405,528 87	\$447,575 77

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
305 shares First National Bank, St. Paul, .	\$48,800 00	\$32,000 00
85 " Second Nat'l Bank, St. Paul, .	17,000 00	12,000 00
740 " Merch. Nat'l Bank, St. Paul, .	111,000 00	75,000 00
150 " St. Paul Bank, St. Paul, . .	15,750 00	10,000 00
72 " Savings Bank, St. Paul, . .	7,200 00	5,800 00
280 " Bank of Minnesota, St. Paul, .	33,600 00	26,450 00
25 " Union Nat'l B'k, Minneapolis, .	2,500 00	2,000 00
50 " Continental Nat'l Bank, Chic., .	6,250 00	5,000 00
590 " St. P. and S. C. R.R. Co. stock, .	47,200 00	26,017 39
1401 " St. P. and S. C. R.R. Co. stock, .	70,950 00	46,558 29
400 " Island Power Co., Minneap., stock,	30,000 00	15,000 00
400 " Pioneer Press Co., St. P., stock,	20,000 00	10,000 00
200 " St. Paul Harvester Co. stock, .	20,000 00	10,000 00
6 bonds St. Paul Harvester Works, .	6,000 00	3,745 05
	<hr/>	<hr/>
	\$435,350 00	\$279,570 73

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$101,764 56
Loans on mortgage of real estate (first liens*),	148,712 03
Interest due or accrued thereon . . . .	6,242 40
Stocks, bonds, etc., as per schedule, . .	447,575 77
Loans on collateral security, as per schedule,	279,570 73

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\* Value of lands mortgaged, . . . . \$231,322 00  
Value of buildings thereon, . . . . 142,488 00  
Amount of insurance held as collateral, . . 129,535 00



# 344 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Cash in the office of the company, . . .	\$4,319 90	
deposited in bank, . . . . .	85,851 37	
Interest due and accrued, . . . . .	14,886 46	
Premiums in course of collection (gross), .	58,865 30	
Notes taken for marine and inland risks, .	15,065 32	
Rents due and accrued, . . . . .	888 94	
Reinsurance, . . . . .	263 92	
Gross assets,* . . . . .	<u>          </u>	\$1,164,006 70

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$11,740 68	
claimed and reported, . . . . .	30,852 43	
disputed or resisted, . . . . .	5,644 56	
	<u>          </u>	
Total amount of losses, . . . . .	\$48,237 67	
Less reinsurance, . . . . .	1,979 33	
	<u>          </u>	
Net amount of unpaid losses, . . . . .	\$46,258 34	
Unearned premiums on outstanding risks, .	347,842 10	
Commissions and brokerage, . . . . .	3,295 75	
Gross liabilities, except capital, . . . .	<u>          </u>	397,396 19
		<u>          </u>
Surplus as regards policy-holders, . . . .		\$766,610 51
Paid-up capital, . . . . .		500,000 00
		<u>          </u>
Surplus over capital, . . . . .		\$266,610 51

## INCOME.

Cash received for fire premiums, . . . .	\$581,087 97	
Deduct reinsurance and return premiums, .	112,035 75	
Net cash received for fire premiums, . . .	<u>          </u>	\$469,052 22
Cash rec'd for marine and inland premiums,	\$54,514 72	
Deduct reinsurance and return premiums, .	7,644 46	
Net cash rec'd for marine and inland prems.,	<u>          </u>	46,870 26
Interest received on mortgages, . . . . .		11,013 07
and dividends received from all other sources, .		49,014 15
Income from rents, . . . . .		7,519 44
		<u>          </u>
Gross cash income, . . . . .		\$583,469 14

\* The company holds, also, instalment premium notes to the amount of \$248,167.77 which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value might be attached to them would necessarily be counter-balanced by the addition of an exactly equal amount to the reinsurance liability, the entire sum consisting of "unearned premiums."

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$365,140 46	
Deduct salvage and reinsurance, . . . . .	43,519 79	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$321,620 67
Cash paid for marine and inland losses, . . . . .	\$36,020 30	
Deduct salvage and reinsurance, . . . . .	938 15	
Net cash paid for marine and inland losses, . . . . .	<u>          </u>	35,082 15
Cash dividends paid, . . . . .		50,000 00
paid for commissions and brokerage, . . . . .		85,701 01
for salaries of officers and employees, . . . . .		33,000 05
for State and local taxes, . . . . .		9,084 52
for incidentals, . . . . .		31,490 84
		<u>          </u>
Gross cash expenditures, . . . . .		\$565,979 24

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$44,479,032 00	\$578,929 31
written during 1884, . . . . .	48,797,783 00	616,665 08
	<u>          </u>	<u>          </u>
Total, . . . . .	\$93,276,815 00	\$1,195,594 39
Deduct risks expired and terminated, . . . . .	43,247,135 00	493,597 20
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$50,029,680 00	\$701,997 19
Deduct amount reinsured, . . . . .	5,679,185 00	55,623 42
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$44,350,495 00	\$646,373 77
Marine risks outstanding Dec. 31, 1883, . . . . .	\$162,180 00	\$11,891 00
written during 1884, . . . . .	10,040,110 00	59,553 47
	<u>          </u>	<u>          </u>
Total, . . . . .	\$10,202,290 00	\$71,444 47
Deduct risks expired and terminated, . . . . .	9,940,190 00	52,784 47
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$262,100 00	\$18,660 00

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$6,868,338 13
Losses paid from organization of company, . . . . .	4,574,610 33
Cash dividends declared from organization of company, . . . . .	666,696 47
Dividends declared during the year (10 per cent.), . . . . .	50,000 00
Fire losses incurred during the year, . . . . .	309,150 64
Marine losses incurred during the year, . . . . .	19,627 90
Company's stock owned by directors, . . . . .	327,100 00

## TRADERS' INSURANCE COMPANY, CHICAGO, ILL.

[Incorporated February, 1865. Commenced business May, 1872.]

PAID-UP CAPITAL, \$500,000.

E. BUCKINGHAM, *President*.R. J. SMITH, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$350,000 00	\$125,250 00
Chicago and Northwestern R. R. bonds, . .	50,000 00	62,000 00
Chic., Mil. and St. Paul R. R. bonds, . .	50,000 00	60,250 00
Chic., Burl. and Quincy R. R. bonds, . .	50,000 00	46,500 00
Chicago City Railway bonds, . . . . .	20,000 00	19,225 00
Cook County bonds, . . . . .	43,000 00	46,200 00
Chicago city bonds, . . . . .	11,000 00	12,990 00
Evanston water bonds, . . . . .	15,000 00	16,500 00
Lincoln Park bonds, . . . . .	5,000 00	5,200 00
National Bank of America stock, . . . .	6,500 00	9,490 00
Chicago and Northwestern R. R. stock, . .	25,000 00	20,750 00
Chicago City Railroad stock, . . . . .	60,000 00	147,000 00
Chicago Western Division Railroad stock, .	8,400 00	33,600 00
	<hr/>	<hr/>
	\$693,900 00	\$904,955 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . .	\$137,195 98	
Stocks, bonds, etc., as per schedule, . .	904,955 00	
Cash in the office of the company, . . . .	324 70	
deposited in bank, . . . . .	61,149 38	
Interest due and accrued, . . . . .	4,001 66	
Premiums in course of collection (gross), .	28,502 74	
Rents due and accrued, . . . . .	250 00	
Due from other companies, . . . . .	28,438 56	
Gross assets, . . . . .	<hr/>	\$1,164,818 02

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$33,218 07
claimed and reported, . . . . .	34,051 63
disputed or resisted, . . . . .	8,564 78
	<hr/>
Total amount of losses, . . . . .	\$75,834 48
Less reinsurance, . . . . .	9,557 23
	<hr/>
Net amount of unpaid losses, . . . . .	\$66,277 25
Unearned premiums on outstanding risks, .	258,217 51

Commissions and brokerage, . . . .	\$4,827 56	
Miscellaneous, . . . . .	28,923 35	
Gross liabilities, except capital, . .	<u>          </u>	\$358,245 67
Surplus as regards policy holders, . . . .		\$806,572 35
Paid-up capital, . . . . .		<u>500,000 00</u>
Surplus over capital, . . . . .		\$306,572 35

## INCOME.

Cash received for fire premiums, . . . .	\$668,330 60	
Deduct reinsurance and return premiums, .	166,617 52	
Net cash received for fire premiums, . .	<u>          </u>	\$501,713 08
Net cash received for marine and inland premiums, . .		2,431 11
Interest and dividends received from all sources, . .		40,724 14
Income from rents, . . . . .		6,000 00
from salvage on losses paid, . . . . .		890 33
Gross cash income, . . . . .		<u>\$551,758 66</u>

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$338,397 11	
Deduct salvage and reinsurance, . . . .	21,095 03	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$317,302 08
for marine and inland losses, . . . . .		172 83
Cash dividends paid, . . . . .		50,000 00
paid for commissions and brokerage, . . . .		90,785 68
for salaries of officers and employees, . . . .		36,080 25
for State and local taxes, . . . . .		18,436 11
for incidentals, . . . . .		<u>15,908 56</u>
Gross cash expenditures, . . . . .		\$528,685 51

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . .	\$30,759,939 00	\$421,151 27
written during 1884, . . . . .	50,820,796 00	668,330 60
Total, . . . . .	<u>\$81,580,735 00</u>	<u>\$1,089,481 87</u>
Deduct risks expired and terminated, . .	41,555,290 00	526,727 59
In force at end of year, . . . . .	<u>\$40,025,445 00</u>	<u>\$562,754 28</u>
Deduct amount reinsured, . . . . .	4,322,083 00	64,627 12
Net amount in force, . . . . .	<u>\$35,703,362 00</u>	<u>\$498,127 16</u>
Marine risks written during 1884, . . . .	\$817,582 00	\$2,431 11
Deduct risks expired and terminated, . .	817,582 00	2,431 11

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$1,543,884 44
Losses paid from organization of company, . . .	2,637,082 74
Cash dividends declared from organization of company, . .	622,500 00
Dividends declared during the year (10 per cent.), . . .	50,000 00
Fire losses incurred during the year, . . . . .	341,600 45
Marine and inland losses incurred during the year, . . .	172 83
Company's stock owned by directors, . . . . .	68,100 00

## UNION INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated Feb. 6, 1804. Commenced business July 25, 1803.]

PAID-UP CAPITAL, \$375,000.

W. S. HASSALL, *President*.JOHN B. CRAVEN, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Chesapeake and Delaware Canal Co. bonds, . . . . .	\$14,610 00	\$12,126 30
Schuylkill Navigation Company bonds, . . . . .	10,000 00	7,800 00
Pennsylvania Canal Company bonds, . . . . .	15,000 00	12,900 00
North Pennsylvania Railroad bonds, . . . . .	4,500 00	5,535 00
Pittsburgh water bonds, . . . . .	10,000 00	12,300 00
Pittsburgh Avenue bonds, . . . . .	32,900 00	32,900 00
American Steamship Company bonds, . . . . .	5,000 00	5,225 00
United States bonds, . . . . .	10,000 00	11,250 00
Susquehanna Coal Company bonds, . . . . .	10,000 00	10,800 00
Baltimore and Ohio Railroad bonds, . . . . .	25,000 00	28,750 00
Steubenville and Indiana Railroad bonds, . . . . .	15,000 00	15,750 00
Philadelphia and Reading Railroad bonds, . . . . .	25,000 00	26,250 00
N. Y. and Pacific Car Trust certificates, . . . . .	45,000 00	34,100 00
Pennsylvania Car Trust certificates, . . . . .	15,000 00	15,000 00
Guarantee Car Trust certificates, . . . . .	6,000 00	5,700 00
St. Louis and I. M. Car Trust certificates, . . . . .	8,000 00	7,600 00
New York Car Trust certificates, . . . . .	36,000 00	32,400 00
Perkiomen Railroad bonds, . . . . .	13,000 00	12,870 00
100 shares Little Schuylkill Railroad, . . . . .	5,000 00	5,300 00
714 " Pennsylvania Railroad, . . . . .	35,700 00	35,700 00
136 " North Pennsylvania Railroad, . . . . .	6,800 00	8,296 00
48 " Delaware Railroad, . . . . .	1,200 00	1,440 00
68 " Philadelphia National Bank, . . . . .	6,800 00	14,280 00
88 " Farmers' and Mech. Nat'l B'nk, . . . . .	8,800 00	11,968 00
88 " Dela. Mutual Safety Ins. Co, . . . . .	2,200 00	4,400 00
525 " H. P., Mt. Joy and Lanc. R. R., . . . . .	26,250 00	39,375 00
	<hr/>	<hr/>
	\$392,760 00	\$410,015 30



## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
134 shares Pennsylvania Railroad, . . .	\$6,716 75	\$6,500 00
83 " Pennsylvania Railroad, . . .	4,160 37	6,000 00
Lehigh Valley Railroad bonds, . . .	2,300 00	
Mortgage loans, . . . . .	16,800 00	10,000 00
Philadelphia city bonds, . . . . .	680 00	24 00
10 shares Montana National Bank, . . .	1,500 00	3,000 00
10 " Independence National Bank, . .	1,000 00	
17 " Spring Garden National Bank, . .	1,700 00	
124 " Union Ins. Co. (since paid), . .	1,116 00	1,000 00
Northern Pacific Railroad bonds, . . .	1,000 00	900 00
100 shares Northern Pacific Railroad, . .	4,000 00	3,500 00
165 " National Car Company, . . .	15,675 00	12,650 00
12 " Lehigh Valley Railroad, . . .	715 50	625 00
15 " Fire Association, . . . . .	3,750 00	3,750 00
11 " Montana Cattle Company, . . .	1,100 00	675 00
50 " Union Ins. Co. (since paid), . .	450 00	1,500 00
100 " Toms River Land Company, . . .	1,000 00	
Judgment note, . . . . .	1,907 26	953 63
Loans on company's own stock, \$8,182 50	—	—
	<hr/>	<hr/>
	\$65,570 88	\$51,077 63

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$172,190 66	
Loans on mortgage of real estate (first liens*),	40,000 00	
Interest due or accrued thereon, . . . .	1,641 67	
Stocks, bonds, etc., as per schedule, . .	410,015 30	
Loans on collateral security, as per schedule,	51,077 63	
Cash in the office of the company, . . .	9,542 56	
deposited in bank, . . . . .	29,542 04	
Interest due and accrued, . . . . .	1,587 28	
Premiums in course of collection (gross), .	108,750 27	
Notes taken for marine and inland risks, .	29,825 02	
Rents due and accrued, . . . . .	648 11	
Reinsurance, . . . . .	11,609 26	
Gross assets, . . . . .	<hr/>	\$866,429 80

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$21,800 52
claimed and reported, . . . . .	46,347 86
disputed or resisted, . . . . .	6,000 00
Unearned premiums on outstanding risks, . .	273,679 99
Reclaimable on perpetual fire policies, . .	35,475 16

\* Total value of property mortgaged, . . . \$63,500 00  
Amount of insurance held as collateral, . . . 45,000 00



# 350 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Dividends to stockholders unpaid, . . .	\$2,480 33	
Due for borrowed money, . . .	100,975 00	
Gross liabilities, except capital, . . .	<u>          </u>	\$486,758 86
Surplus as regards policy holders, . . .		\$379,670 94
Paid-up capital, . . .		<u>375,000 00</u>
Surplus over capital, . . .		\$4,670 94

## INCOME.

Cash received for fire premiums, . . .	\$413,361 18	
Deduct reinsurance and return premiums, .	72,503 60	
Net cash received for fire premiums, . . .	<u>          </u>	\$340,857 58
Cash rec'd for marine and inland premiums,	\$606,662 68	
Deduct reinsurance and return premiums, .	230,336 77	
Net cash rec'd for marine and inl'd prem's,	<u>          </u>	376,325 91
Interest received on mortgages, . . .		1,820 00
Interest and dividends received from all other sources, .		23,848 32
Income from rents, . . .		14,382 01
Deposits received for perpetual fire risks, .	\$4,564 00	-
Gross cash income, . . .		<u>\$757,233 82</u>

## EXPENDITURES.

Cash paid for fire losses, . . .	\$249,509 67	
Deduct salvage and reinsurance, . . .	20,503 89	
Net cash paid for fire losses, . . .	<u>          </u>	\$229,005 78
Cash paid for marine and inland losses, .	\$496,323 15	
Deduct salvage and reinsurance, . . .	103,955 81	
Net cash paid for marine and inl'd losses, .	<u>          </u>	392,367 34
Cash dividends paid, . . .		23,750 06
paid for commissions and brokerage, . . .		129,255 45
for salaries of officers and employees, . . .		38,224 00
for State and local taxes, . . .		21,420 66
for incidentals, . . .		47,498 37
Deposits returned on perpetual fire risks, .	\$1,236 50	-
Gross cash expenditures, . . .		<u>\$881,521 66</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, .	\$29,381,097 00	\$355,890 63
written during 1884, . . .	37,278,050 00	407,438 72
Total, . . .	<u>\$66,659,147 00</u>	<u>\$763,329 35</u>
Deduct risks expired and terminated, .	29,935,657 00	309,995 69
In force at end of year, . . .	<u>\$36,723,490 00</u>	<u>\$453,333 66</u>
Deduct amount reinsured, . . .	2,651,865 00	32,142 06
Net amount in force, . . .	<u>\$34,071,625 00</u>	<u>\$421,191 60</u>
Perpetual risks in force, . . .	\$1,232,225 00	\$39,416 84

Marine risks outstanding Dec. 31, 1883, . . .	\$1,500,577 00	\$65,457 12
written during 1884, . . .	45,442,949 00	522,981 93
<hr/>		
Total, . . . . .	\$46,943,526 00	\$588,439 05
Deduct risks expired and terminated, . . .	45,872,496 00	531,377 45
<hr/>		
In force at end of year, . . . . .	\$1,071,030 00	\$57,061 60
Deduct amount reinsured, . . . . .	227,296 00	3,699 65
<hr/>		
Net amount in force, . . . . .	\$843,734 00	\$53,361 95

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$17,860,154 00
Losses paid from organization of company, . . . . .	13,010,805 12
Cash dividends declared from organization of company, . .	1,860,331 00
Dividends declared during the year . . . . .	23,732 12
Fire losses incurred during the year, . . . . .	247,764 89
Marine and inland losses incurred during the year, . . .	253,521 18
Company's stock owned by directors, . . . . .	110,750 00

## UNION INSURANCE COMPANY, SAN FRANCISCO, CAL.

[Incorporated April, 1865. Commenced business June, 1865.]

PAID-UP CAPITAL, \$750,000.

GUSTAVE SOUCHARD, *President*.JAS. D. BAILEY, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$500,000 00	\$607,500 00
Montgomery Avenue bonds, . . . . .	120,000 00	48,000 00
Oakland City bonds, . . . . .	8,000 00	10,000 00
Alameda town bonds, . . . . .	10,000 00	11,000 00
<hr/>		<hr/>
	\$638,000 00	\$676,500 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
500 shares San Francisco Gas Light Co., . . .	\$29,000 00	\$25,000 00
100   "   Spring Valley Water Works, . . .	8,700 00	5,000 00
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	\$37,700 00	\$30,000 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . .	\$110,000 00	
Loans on mortgage of real estate (first liens*), . . .	223,106 89	
Interest due or accrued thereon, . . . . .	811 00	
Stocks, bonds, etc., as per schedule, . . . . .	676,500 00	
Loans on collateral security, as per schedule, . . . . .	30,000 00	
Cash in the office of the company, . . . . .	14,697 82	
deposited in bank, . . . . .	18,285 94	
Interest due and accrued, . . . . .	4,740 00	
Premiums in course of collection (gross), . . . . .	23,486 83	
Notes taken for marine and inland risks, . . . . .	10,630 40	
Premiums more than 3 mos. due, . \$1,046 48	-	
Gross assets, . . . . .	<u>          </u>	\$1,112,258 88
Deduct special deposits in other States, . . . . .	. . . . .	60,750 00
Balance, . . . . .	. . . . .	<u>\$1,051,508 88</u>

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$22,936 96	
claimed and reported, . . . . .	22,647 95	
disputed or resisted, . . . . .	4,249 07	
Unearned premiums on outstanding risks, . . . . .	198,075 95	
Unused balances of premium notes, . . . . .	1,000 00	
Dividends to stockholders unpaid, . . . . .	210 00	
Commissions and brokerage, . . . . .	1,230 00	
Gross liabilities, except capital, . . . . .	<u>\$250,349 93</u>	
Deduct liabilities on special deposits, . . . . .	9,635 00	
Surplus as regards policy-holders, . . . . .	<u>          </u>	240,714 93
Paid-up capital, . . . . .	. . . . .	\$310,793 95
Surplus over capital, . . . . .	. . . . .	<u>750,000 00</u>
		\$60,793 95

## INCOME.

Cash received for fire premiums, . . . . .	\$343,830 37	
Deduct reinsurance and return premiums, . . . . .	55,744 66	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$288,085 71
Cash rec'd for marine and inland premiums, . . . . .	\$117,458 88	
Deduct reinsurance and return premiums, . . . . .	18,854 34	
Net cash rec'd for marine and inland prems, . . . . .	<u>          </u>	98,604 54
Interest received on mortgages, . . . . .	. . . . .	18,640 49
and dividends received from all other sources, . . . . .	. . . . .	23,602 02
Income from rents, . . . . .	. . . . .	8,940 00
Gross cash income, . . . . .	. . . . .	<u>\$437,872 76</u>

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\* Value of lands mortgaged, . . . . . \$320,500 00  
Value of buildings thereon, . . . . . 249,000 00  
Amount of insurance held as collateral, . . . . . 146,950 00

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$196,245 22	
Deduct salvage and reinsurance, . . . . .	13,498 55	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$182,746 67
Cash paid for marine and inland losses, . . . . .	\$41,797 91	
Deduct salvage and reinsurance, . . . . .	2,328 53	
Net cash paid for marine and inland losses, . . . . .	<u>          </u>	39,469 38
Cash dividends paid, . . . . .		90,030 00
paid for commissions and brokerage, . . . . .		55,568 87
for salaries of officers and employees, . . . . .		55,530 31
for State and local taxes, . . . . .		11,545 88
for incidentals, . . . . .		35,207 32
Gross cash expenditures, . . . . .		<u>\$470,098 43</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$27,409,686 00	\$357,552 41
written during 1884, . . . . .	27,266,093 00	347,570 75
Total, . . . . .	<u>\$54,675,779 00</u>	<u>\$705,123 16</u>
Deduct risks expired and terminated, . . . . .	28,092,850 00	345,464 60
In force at end of year, . . . . .	<u>\$26,582,929 00</u>	<u>\$359,658 56</u>
Deduct amount reinsured, . . . . .	1,355,674 00	18,220 00
Net amount in force, . . . . .	<u>\$25,227,255 00</u>	<u>\$341,438 56</u>
Marine risks outstanding Dec. 31, 1883, . . . . .	\$1,032,236 00	\$37,862 15
written during 1884, . . . . .	11,905,650 00	115,116 95
Total, . . . . .	<u>\$12,937,886 00</u>	<u>\$152,479 10</u>
Deduct risks expired and terminated, . . . . .	11,981,394 00	114,965 80
In force at end of year, . . . . .	<u>\$956,492 00</u>	<u>\$37,513 30</u>
Deduct amount reinsured, . . . . .	54,250 00	2,078 90
Net amount in force, . . . . .	<u>\$902,242 00</u>	<u>\$35,434 40</u>

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$7,198,027 92
Losses paid from organization of company, . . . . .	3,857,335 84
Cash dividends declared from organization of company, . . . . .	2,047,500 00
Dividends declared during the year (12 per cent.), . . . . .	90,000 00
Fire losses incurred during the year, . . . . .	203,475 70
Marine and inland losses incurred during the year, . . . . .	46,649 18
Company's stock owned by directors, . . . . .	216,000 00

## UNITED FIREMEN'S INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated April 2, 1860. Commenced business April 1, 1861.]

PAID-UP CAPITAL, \$300,000.

JOSEPH L. CAVEN, *President*.ROBT. B. BEATH, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$50,000 00	\$61,000 00
Philadelphia city bonds, . . . . .	60,000 00	64,200 00
Pittsburgh city bonds, . . . . .	25,000 00	25,225 00
Northern Central Railroad bonds, . . . . .	10,000 00	11,600 00
Iron Mountain Car Trust bonds, . . . . .	7,000 00	7,000 00
Colorado Rolling Stock Trust bonds, . . . . .	10,000 00	10,000 00
Reading Railroad bonds, . . . . .	30,000 00	21,700 00
Continental Passenger Railroad stock, . . . . .	20,000 00	20,800 00
Chic. and West. Indiana Railroad bonds, . . . . .	10,000 00	10,000 00
N. Y., Chic. and St. Louis Car Trust bonds, . . . . .	5,000 00	5,000 00
Bellefonte, Nit. and Lem. Railroad bonds, . . . . .	10,000 00	11,000 00
	<hr/>	<hr/>
	\$237,000 00	\$247,525 00

## Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
North Pennsylvania Railroad bonds, . . . . .	\$31,875 00	\$26,000 00
80 shares R. E. Title Insurance Co., . . . . .	16,000 00	11,500 00
30 " R. E. Title Insurance Co., . . . . .	6,000 00	} 10,000 00
100 " North Pennsylvania Railroad, . . . . .	6,100 00	
1000 " Germantown Passenger R.R., . . . . .	82,000 00	60,000 00
Mortgage loans, . . . . .	3,500 00	2,500 00
50 shares Frankford and Southwark R.R., . . . . .	11,250 00	5,000 00
200 " Green and Coates Sts. Railroad, . . . . .	17,600 00	12,000 00
85 " Union Passenger Railroad, . . . . .	12,325 00	6,000 00
	<hr/>	<hr/>
	\$186,650 00	\$133,000 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$128,814 87
Loans on mortgage of real estate (first liens*), . . . . .	240,116 16
Interest due or accrued thereon, . . . . .	4,012 03
Stocks, bonds, etc., as per schedule, . . . . .	247,525 00
Loans on collateral security, as per schedule, . . . . .	133,000 00
Cash in the office of the company, . . . . .	50 87
deposited in bank, . . . . .	15,988 73

\* Total value of property mortgaged, . . . . \$424,570 00  
Amount of insurance held as collateral, . . . . 194,150 00



Interest due and accrued, . . . . .	\$5,550 69	
Premiums in course of collection (net), . . . . .	7,493 06	
Rents due and accrued, . . . . .	606 32	
Gross assets, . . . . .	<hr/>	\$783,157 73

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$3,500 72	
claimed and reported, . . . . .	7,645 00	
disputed or resisted, . . . . .	1,500 00	
Unearned premiums on outstanding risks, . . . . .	66,805 24	
Reclaimable on perpetual fire policies, . . . . .	350,283 42	
Due and accrued for rent, salaries, etc., . . . . .	179 20	
State and local taxes, . . . . .	1,519 33	
Gross liabilities, except capital, . . . . .	<hr/>	431,432 91
Surplus as regards policy holders, . . . . .		\$351,724 82
Paid-up capital, . . . . .		<hr/> 300,000 00
Surplus over capital, . . . . .		<hr/> \$51,724 82

## INCOME.

Cash received for fire premiums, . . . . .	\$122,930 84	
Deduct reinsurance and return premiums, . . . . .	17,872 37	
Net cash received for fire premiums, . . . . .	<hr/>	\$105,058 47
Interest received on mortgages, . . . . .		14,211 77
and dividends received from all other sources, . . . . .		20,116 79
Income from rents, . . . . .		381 55
Deposits received for perpetual fire risks, . . . . .	\$33,612 79	
Gross cash income, . . . . .		<hr/> \$139,768 58

## EXPENDITURES.

Net cash paid for fire losses, . . . . .		\$83,535 55
Cash dividends paid, . . . . .		18,000 00
paid for commissions and brokerage, . . . . .		24,167 08
for salaries of officers and employees, . . . . .		10,871 47
for State and local taxes, . . . . .		3,315 21
for incidentals, . . . . .		8,434 64
Deposits returned on perpetual fire risks, . . . . .	\$13,399 42	
Gross cash expenditures, . . . . .		<hr/> \$148,323 95



## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$11,953,065 00	\$134,211 17
written during 1884, . . .	13,565,361 00	122,866 86
Total, . . . . .	\$25,518,426 00	\$257,078 03
Deduct risks expired and terminated, . . .	12,792,206 00	126,991 55
In force at end of year, . . . . .	\$12,726,220 00	\$130,086 48
Deduct amount reinsured, . . . . .	258,437 00	2,858 16
Net amount in force, . . . . .	\$12,467,783 00	\$127,228 32
Perpetual risks in force, . . . . .	\$15,792,196 00	\$384,493 63

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$1,062,659 19
Losses paid from organization of company, . . . . .	686,098 83
Cash dividends declared from organization of company, . .	164,506 00
Dividends declared during the year (6 per cent.), . . .	18,000 00
Fire losses incurred during the year, . . . . .	85,766 06
Company's stock owned by directors, . . . . .	108,470 00

## UNITED STATES FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 1, 1824. Commenced business April 9, 1824.]

PAID-UP CAPITAL, \$250,000.

W. W. UNDERHILL, *President*.GEORGE E. COCK, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$231,000 00	\$281,930 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Chicago and St. Paul Railroad bonds, . . . . .	\$2,480 00	\$2,000 00
Chic., Burlington and Quincy R. R. bonds, . . . . .	3,900 00	3,000 00
	\$6,380 00	\$5,000 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*), \$248,600 00
Interest due or accrued thereon, . . . . . 1,778 83

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\* Value of lands mortgaged, . . . . . \$203,000 00  
Value of buildings thereon, . . . . . 376,500 00  
Amount of insurance held as collateral, . . . . . 269,700 00

Stocks, bonds, etc., as per schedule, . . .	\$281,930 00	
Loans on collateral security, as per schedule, . . .	5,000 00	
Cash in the office of the company, . . .	802 93	
deposited in bank, . . . . .	2,334 63	
Interest due and accrued, . . . . .	2,225 00	
Premiums in course of collection (gross), . . .	18,907 66	
more than 3 mos. due, . . . \$99 00		
Gross assets, . . . . .	<hr/>	\$561,579 05

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$400 15	
claimed and reported, . . . . .	3,377 00	
Unearned premiums on outstanding risks, . . .	60,030 56	
Dividends to stockholders unpaid, . . . . .	106 25	
Due and accrued for rent, salaries, etc., . . .	1,517 45	
Due for borrowed money, . . . . .	20,000 00	
State and local taxes, . . . . .	625 00	
Commissions and brokerage, . . . . .	3,471 25	
Return premiums, . . . . .	1,032 51	
Gross liabilities, except capital, . . . . .	<hr/>	90,560 17
Surplus as regards policy holders, . . . . .		\$471,018 88
Paid-up capital, . . . . .		<hr/> 250,000 00
Surplus over capital, . . . . .		<hr/> \$221,018 88

## INCOME.

Cash received for fire premiums, . . . . .	\$104,307 38	
Deduct reinsurance and return premiums, . . .	8,864 69	
Net cash received for fire premiums, . . . . .	<hr/>	\$95,442 69
Cash received for marine and inland prems., . . .	\$9,204 14	
Deduct reinsurance and return premiums, . . .	238 67	
Net cash rec'd for marine and inland prems., . . .	<hr/>	8,965 47
Interest received on mortgages, . . . . .		15,035 00
and dividends received from all other sources, . . .		8,732 81
Income from all other sources, . . . . .		875 62
Gross cash income, . . . . .		<hr/> \$129,051 59

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$55,332 21	
Deduct salvage and reinsurance, . . . . .	1,633 41	
Net cash paid for fire losses, . . . . .	<hr/>	\$53,698 80
Cash paid for marine and inland losses, . . . . .	\$2,206 13	
Deduct salvage and reinsurance, . . . . .	368 34	
Net cash paid for marine and inl'd losses, . . . . .	<hr/>	1,837 79

# 358 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Cash dividends paid, . . . . .	\$24,972 50
paid for commissions and brokerage, . . . . .	17,204 23
for salaries of officers and employees, . . . . .	11,315 13
for State and local taxes, . . . . .	4,654 67
for incidentals, . . . . .	14,421 92
Gross cash expenditures, . . . . .	\$128,105 04

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$14,251,092 00	\$79,241 87
written during 1884, . . . . .	17,704,113 00	114,085 78
Total, . . . . .	\$31,955,205 00	\$193,327 65
Deduct risks expired and terminated, . . . . .	16,300,886 00	83,357 55
In force at end of year, . . . . .	\$15,654,319 00	\$109,970 10
Deduct amount reinsured, . . . . .	383,199 00	2,220 60
Net amount in force, . . . . .	\$15,271,120 00	\$107,749 50
Marine risks outstanding Dec. 31, 1883, . . . . .	\$184,430 00	\$6,285 95
written during 1884, . . . . .	313,230 00	9,343 96
Total, . . . . .	\$497,660 00	\$15,629 91
Deduct risks expired and terminated, . . . . .	265,660 00	8,582 84
In force at end of year, . . . . .	\$232,000 00	\$7,047 07

## MISCELLANEOUS.

Premiums received from organization of company, . . . . .	\$3,192,553 00
Losses paid from organization of company, . . . . .	1,708,725 00
Cash dividends declared from organization of company, . . . . .	1,004,091 00
Dividends declared during the year (10 per cent.), . . . . .	25,000 00
Fire losses incurred during the year, . . . . .	43,919 12
Marine and inland losses incurred during the year, . . . . .	2,206 13
Company's stock owned by directors, . . . . .	50,800 00

## UNITED STATES LLOYDS, NEW YORK, N. Y.

[Commenced business, 1873.]

HIGGINS & COX, *Attorneys*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$50,000 00	\$64,220 00
New York city and county bonds, . . .	100,000 00	129,000 00
Boston city bonds, . . . . .	50,000 00	58,750 00
	<hr/>	<hr/>
	\$200,000 00	\$251,970 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Des Moines, Osceola and So. R. R. bonds, .	\$100,000 00	\$130,000 00
Wis., Iowa and Nebraska R. R. bonds, .	38,000 00	
Louisville, N. O. and Texas R. R. bonds, .	45,000 00	
Pullman Palace Car Co. bonds, . . . .	31,800 00	25,000 00
Central R. R. and Banking Co. bonds, .	15,760 00	23,000 00
Central R. R. and Banking Co. stock, .	12,320 00	
N. Y. Central and H. R. R. stock, . . .	3,430 00	3,000 00
New York Adjustable Dock Co. stock, .	500 00	
Home Insurance Company stock, . . .	4,305 00	4,500 00
Ocean Steamship Company bonds, . . .	2,100 00	
Wabash Railroad bonds, . . . . .	750 00	1,000 00
Railroad Equipment Company bonds, .	1,000 00	
	<hr/>	<hr/>
	\$254,955 00	\$186,500 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . .	\$251,970 00	
Loans on collateral security, as per schedule, .	186,500 00	
Cash deposited in bank, . . . . .	104,026 20	
Interest due and accrued, . . . . .	3,291 66	
Premiums in course of collection (gross), .	83,092 77	
Notes taken for marine risks, . . . . .	5,567 82	
Atlantic Mutual Ins. Company's scrip, . .	2,160 00	
Salvage, reinsurance, etc., . . . . .	41,859 05	
Gross assets, . . . . .	<hr/>	\$678,467 50

## LIABILITIES.

Net amount of unpaid losses, . . . . .	\$39,923 90
Unearned premiums on outstanding risks, .	69,373 94
Due and accrued for rent, salaries, etc., .	2,965 95

# 360 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Trust funds, . . . . .	\$1,356 60	
Commissions and brokerage, . . . . .	5,000 00	
Gross liabilities, . . . . .	<u>          </u>	\$118,620 39
Surplus, . . . . .		<u>          </u> \$559,847 11

## INCOME.

Cash received for marine and inland prem's,	\$832,462 85	
Deduct reinsurance and return premiums, .	330,810 72	
Net cash rec'd for marine and inland prem's,	<u>          </u>	\$501,652 13
Interest and dividends received from all sources, . . . . .		21,404 90
Income from brokerage, discounts, etc., . . . . .		23,203 07
Gross cash income, . . . . .		<u>          </u> \$546,260 10

## EXPENDITURES.

Cash paid for marine and inland losses, . . . . .	\$296,047 02	
Deduct salvage and reinsurance, . . . . .	37,298 99	
Net cash paid for marine and inland losses,	<u>          </u>	\$258,748 03
Cash dividends paid, . . . . .		100,000 00
paid for commissions and brokerage, . . . . .		33,678 54
for salaries of officers and employees, . . . . .		53,323 15
for profit and loss, . . . . .		1,872 05
Gross cash expenditures, . . . . .		<u>          </u> \$447,621 77

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1883,	\$7,814,150 00	\$64,213 85
written during 1884, . . . . .	98,442,071 00	837,622 94
Total, . . . . .	<u>\$106,256,221 00</u>	<u>\$901,836 79</u>
Deduct risks expired and terminated,	98,083,664 00	832,462 85
In force at end of year, . . . . .	<u>\$8,172,557 00</u>	<u>\$69,373 94</u>
Deduct amount reinsured, . . . . .	1,511,017 00	12,826 49
Net amount in force, . . . . .	<u>\$6,661,540 00</u>	<u>\$56,547 45</u>

# WESTCHESTER FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated as Mutual March 14, 1837. Commenced business as Joint Stock Jan. 1, 1870.]

PAID-UP CAPITAL, \$300,000.

GEO. R. CRAWFORD, *President*.

JOHN Q. UNDERHILL, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$410,000 00	\$500,000 00
New York Central Railroad bonds, . . . . .	20,000 00	20,600 00
Georgia State bonds, . . . . .	25,000 00	27,500 00
N. Y., Chicago and St. Louis R.R. bonds, . . . . .	25,000 00	23,000 00
New York and Harlem Railroad stock, . . . . .	30,000 00	57,200 00
Rennselaer and Saratoga Railroad stock, . . . . .	30,000 00	42,300 00
New York, Lack. and Western R.R. stock, . . . . .	50,000 00	42,700 00
Northern Pacific Railroad bonds, . . . . .	20,000 00	20,000 00
	<u>\$610,000 00</u>	<u>\$733,300 00</u>

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
Central Bank, Westchester County, stock, . . . . .	\$2,600 00	\$1,500 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$18,000 00	
Loans on mortgage of real estate (first liens*), . . . . .	141,650 00	
Interest due or accrued thereon, . . . . .	1,596 08	
Stocks, bonds, etc., as per schedule, . . . . .	733,300 00	
Loans on collateral security, as per schedule, . . . . .	1,500 00	
Cash deposited in bank, . . . . .	54,599 05	
Premiums in course of collection (gross), . . . . .	62,014 31	
Rents due and accrued, . . . . .	364 12	
Premiums more than 3 mos. due, . \$1,694 20	—	
Gross assets, . . . . .	<u>—————</u>	\$1,013,023 56
Deduct special deposits in other States, . . . . .	. . . . .	52,450 00
Balance, . . . . .	. . . . .	<u>\$960,573 56</u>

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$37,915 61
claimed and reported, . . . . .	17,500 00
Total amount of losses, . . . . .	<u>\$55,415 61</u>
Less reinsurance, . . . . .	2,000 00
Net amount of unpaid losses, . . . . .	<u>\$53,415 61</u>

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\* Value of lands mortgaged, . . . . . \$147,000 00  
Value of buildings thereon, . . . . . 163,900 00  
Amount of insurance held as collateral, . . . . . 140,000 00



# 362 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Unearned premiums on outstanding risks, . . . . .	\$446,120 30	
Commissions and brokerage, . . . . .	8,914 85	
	<hr/>	
Gross liabilities, except capital, . . . . .	\$508,450 76	
Deduct liabilities on special deposits, . . . . .	24,389 25	
	<hr/>	\$484,061 51
		<hr/>
Surplus as regards policy holders, . . . . .		\$476,512 05
Paid-up capital, . . . . .		300,000 00
		<hr/>
Surplus over capital, . . . . .		\$176,512 05

## INCOME.

Cash received for fire premiums, . . . . .	\$755,549 11	
Deduct reinsurance and return premiums, . . . . .	75,470 41	
Net cash received for fire premiums, . . . . .	<hr/>	\$680,078 70
Interest received on mortgages, . . . . .		8,463 10
and dividends received from all other sources, . . . . .		27,252 71
Income from rents, . . . . .		1,996 81
		<hr/>
Gross cash income, . . . . .		\$717,791 32

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$401,690 47	
Deduct salvage and reinsurance, . . . . .	15,551 41	
Net cash paid for fire losses, . . . . .	<hr/>	\$386,139 06
Cash dividends paid, . . . . .		30,000 00
paid for commissions and brokerage, . . . . .		130,530 92
for salaries of officers and employees, . . . . .		28,549 96
for State and local taxes, . . . . .		18,906 65
for incidentals, . . . . .		81,536 09
		<hr/>
Gross cash expenditures, . . . . .		\$675,662 68

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$93,700,283 00	\$817,126 32
written during 1884, . . . . .	78,490,347 00	748,355 88
	<hr/>	<hr/>
Total, . . . . .	\$172,190,630 00	\$1,565,482 20
Deduct risks expired and terminated, . . . . .	73,980,000 00	696,612 58
	<hr/>	<hr/>
In force at end of year, . . . . .	\$98,210,630 00	\$868,869 62
Deduct amount reinsured, . . . . .	1,565,655 00	16,326 81
	<hr/>	<hr/>
Net amount in force, . . . . .	\$96,644,975 00	\$852,542 81

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$9,589,484 28
Losses paid from organization of company, . . .	5,347,506 62
Cash dividends declared from organization of company, . .	378,000 00
Dividends declared during the year (10 per cent.), . .	30,000 00
Fire losses incurred during the year, . . .	384,830 77
Company's stock owned by directors, . . .	85,280 00

## WESTERN INSURANCE COMPANY, PITTSBURGH, PENN.

[Incorporated March 20, 1849. Commenced business May 1, 1849.]

PAID-UP CAPITAL, \$300,000.

ALEXANDER NIMICK, *President*.WM. P. HERBERT, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$30,000 00	\$36,525 00
Allegheny County bonds, . . . . .	60,000 00	61,500 00
Pittsburgh city bonds, . . . . .	18,500 00	18,800 00
Allegheny city bonds, . . . . .	9,500 00	9,785 00
McKeesport school bonds, . . . . .	13,500 00	13,500 00
Pittsburgh Junction Railroad bonds, . . .	18,000 00	18,360 00
Pittsburgh and Western Railroad bonds, . .	10,000 00	8,500 00
	<hr/>	<hr/>
	\$159,500 00	\$166,970 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . .	\$45,000 00
Loans on mortgage of real estate (first liens*), .	182,783 00
Interest due or accrued thereon, . . .	2,533 50
Stocks, bonds, etc., as per schedule, . .	166,970 00
Cash in the office of the company, . .	1,881 78
deposited in bank, . . . . .	20,134 89
Interest due and accrued, . . . . .	222 50
Premiums in course of collection (gross), .	4,712 42
Notes taken for marine and inland risks, .	240 00
Rents due and accrued, . . . . .	200 00
Gross assets, . . . . .	<hr/>
	\$424,678 09

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$1,390 41
claimed and reported, . . . . .	1,880 00

\* Value of lands mortgaged, . . . . . \$212,700 00  
Value of buildings thereon, . . . . . 306,600 00  
Amount of insurance held as collateral, . . . 117,250 00

## 364 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

Unearned premiums on outstanding risks, . . .	\$48,500 48	
Due and accrued for rent, salaries, etc., . . .	100 00	
Commissions and brokerage, . . . . .	185 13	
Gross liabilities, except capital, . . . . .	<u>          </u>	\$52,056 02
Surplus as regards policy holders, . . . . .		\$372,622 07
Paid-up capital, . . . . .		<u>300,000 00</u>
Surplus over capital, . . . . .		\$72,622 07

## INCOME.

Cash received for fire premiums, . . . . .	\$85,261 28	
Deduct reinsurance and return premiums, . . . . .	6,264 44	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$78,996 84
Cash received for marine and inl'd prem's, . . . . .	\$2,364 53	
Deduct reinsurance and return premiums, . . . . .	68 80	
Net cash rec'd for marine and inl'd prem's, . . . . .	<u>          </u>	2,295 73
Interest received on mortgages, . . . . .		6,721 50
and dividends received from all other sources, . . . . .		9,016 42
Income from rents, . . . . .		1,075 00
from commissions, . . . . .		2,257 06
Received for increased capital, . . . . .	\$75,000 00	-
Gross cash income, . . . . .		<u>\$100,362 55</u>

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$51,358 19	
Deduct salvage and reinsurance, . . . . .	12 66	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$51,345 53
Net cash paid for marine and inland losses, . . . . .		246 26
Cash dividends paid, . . . . .		15,750 00
paid for commissions and brokerage, . . . . .		12,343 20
for salaries of officers and employees, . . . . .		7,760 00
for State and local taxes, . . . . .		2,290 97
for incidentals, . . . . .		<u>4,637 03</u>
Gross cash expenditures, . . . . .		\$94,372 99

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$4,938,627 00	\$58,209 99
written during 1884, . . . . .	7,336,429 00	85,841 33
Total, . . . . .	<u>\$12,275,056 00</u>	<u>\$144,051 32</u>
Deduct risks expired and terminated, . . . . .	4,423,960 00	50,777 64
In force at end of year, . . . . .	<u>\$7,851,096 00</u>	<u>\$93,273 68</u>
Deduct amount reinsured, . . . . .	132,631 00	1,942 79
Net amount in force, . . . . .	<u>\$7,718,465 00</u>	<u>\$91,330 89</u>

Marine risks outstanding Dec. 31, 1883, . . .	\$21,500 00	\$1,720 00
written during 1884, . . .	133,053 00	2,364 53
Total, . . . . .	\$154,553 00	\$4,084 53
Deduct risks expired and terminated, . . .	135,553 00	2,564 53
In force at end of year, . . . . .	\$19,000 00	\$1,520 00

## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$2,211,304 00
Losses paid from organization of company, . . .	1,094,789 09
Cash dividends declared from organization of company, . . .	787,500 00
Dividends declared during the year ( $5\frac{1}{4}$ per cent.), . . .	15,750 00
Fire losses incurred during the year, . . . . .	49,944 22
Marine and inland losses incurred during the year, . . .	246 26
Company's stock owned by directors, . . . . .	85,800 00

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,  
BROOKLYN, N. Y.

[Incorporated March, 1853. Commenced business March, 1853.]

PAID-UP CAPITAL, \$250,000.

EDMUND DRIGGS, *President*.N. W. MESEROLE, *Secretary*.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$66,000 00	\$83,687 50
Grand Street and Newtown R. R. bonds, . . .	21,000 00	21,420 00
Georgia State bonds, . . . . .	25,000 00	25,000 00
Broadway R. R. of Brooklyn bonds, . . .	3,000 00	3,180 00
Grand Street and Newtown R. R. stock, . . .	33,000 00	34,650 00
Long Island Bank stock, Brooklyn, . . .	10,000 00	11,500 00
First National Bank stock, Brooklyn, . . .	4,900 00	13,475 00
People's Gas Light Co. stock, Brooklyn, . . .	13,000 00	10,400 00
Metropolitan Gas Light Co. stock, Brooklyn, . . .	5,000 00	4,700 00
Citizens' Gas Light Co. stock, Brooklyn, . . .	7,120 00	6,408 00
Dry Dock, E. B. and Battery R. R. stock, . . .	20,000 00	37,400 00
Dry Dock, E. B. and Battery R. R. scrip, . . .	20,000 00	20,800 00
	\$228,020 00	\$272,620 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Cypress Hills Cemetery bonds, . . . . .	\$9,000 00	\$6,500 00
Greenwich Ins. Co. stock, . . . . .	700 00	350 00

	Market value.	Loaned thereon.
Union Ferry Co. stock, . . . . .	\$840 00	\$600 00
Lafayette Ins. Co. stock, . . . . .	1,000 00	800 00
Grand Street and Newtown R. R. stock, . . . . .	1,050 00	800 00
Savings Bank Book, . . . . .	500 00	450 00
	<hr/>	<hr/>
	\$13,090 00	\$9,500 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$448,225 86	
Loans on mortgage of real estate (first liens*), . . . . .	291,000 00	
Interest due or accrued thereon, . . . . .	2,077 53	
Stocks, bonds, etc., as per schedule, . . . . .	272,620 50	
Loans on collateral security, as per schedule, . . . . .	9,500 00	
Cash in the office of the company, . . . . .	1,146 02	
deposited in bank, . . . . .	79,071 52	
Interest due and accrued, . . . . .	5,538 48	
Premiums in course of collection (gross), . . . . .	72,766 54	
Rents due and accrued, . . . . .	6,268 48	
Reinsurance and salvage, . . . . .	2,965 56	
Premis. more than 3 mos. due, . . . . .	\$175 32	
Gross assets,† . . . . .	<hr/>	\$1,191,180 49
Deduct special deposits in other States, . . . . .		38,406 25
		<hr/>
Balance, . . . . .		\$1,152,774 24

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$3,400 00
claimed and reported, . . . . .	39,434 00
disputed or resisted, . . . . .	6,907 82
	<hr/>
Total amount of losses, . . . . .	\$49,741 82
Less reinsurance, . . . . .	11,606 87
	<hr/>
Net amount of unpaid losses, . . . . .	\$38,134 95
Unearned premiums on outstanding risks, . . . . .	440,167 54
Dividends to stockholders unpaid, . . . . .	115 00
Due and accrued for rents, salaries, etc., . . . . .	2,500 00
State and local taxes, . . . . .	1,361 64

\* Value of lands mortgaged, . . . . . \$212,050 00  
Value of buildings thereon, . . . . . 307,500 00  
Amount of insurance held as collateral, . . . . . 254,400 00

† Including \$255,000 Special Reserve Fund held under New York law.

Commissions and brokerage, . . . . .	\$13,282 89	
Return premiums, . . . . .	6,349 45	
	<hr/>	
Gross liabilities, except capital, . . . . .	\$501,911 47	
Deduct liabilities on special deposits, . . . . .	35,378 15	
	<hr/>	\$466,533 32
		<hr/>
Surplus as regards policy holders, . . . . .		\$686,240 92
Paid-up capital, . . . . .		250,000 00
		<hr/>
Surplus over capital, . . . . .		\$436,240 92

## INCOME.

Cash received for fire premiums, . . . . .	\$800,627 46	
Deduct reinsurance and return premiums, . . . . .	119,339 47	
Net cash received for fire premiums, . . . . .	<hr/>	\$681,287 99
Interest received on mortgages, . . . . .		22,208 20
and dividends received from all other sources, . . . . .		5,402 23
Income from rents, . . . . .		15,637 22
		<hr/>
Gross cash income, . . . . .		\$724,535 64

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$385,660 45	
Deduct salvage and reinsurance, . . . . .	48,828 98	
Net cash paid for fire losses, . . . . .	<hr/>	\$336,831 47
Cash dividends paid, . . . . .		50,160 00
paid for commissions and brokerage, . . . . .		155,551 27
for salaries of officers and employees, . . . . .		56,403 40
for State and local taxes, . . . . .		18,930 16
for interest on borrowed money, . . . . .		554 49
for interest on mortgage, . . . . .		8,010 00
for incidentals, . . . . .		61,979 56
		<hr/>
Gross cash expenditures, . . . . .		\$688,420 35

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$97,458,620 00	\$811,788 35
written during 1884, . . . . .	141,627,924 00	810,135 51
	<hr/>	<hr/>
Total, . . . . .	\$239,086,544 00	\$1,621,923 86
Deduct risks expired and terminated, . . . . .	132,905,357 00	698,839 97
	<hr/>	<hr/>
In force at end of year, . . . . .	\$106,181,187 00	\$923,083 89
Deduct amount reinsured, . . . . .	6,194,319 00	69,396 70
	<hr/>	<hr/>
Net amount in force, . . . . .	\$99,986,868 00	\$853,687 19



## MISCELLANEOUS.

Premiums received from organization of company, . . .	\$8,733,723 48
Losses paid from organization of company, . . .	4,511,423 86
Cash dividends declared from organization of company, .	902,500 00
Dividends declared during the year (20 per cent.), . .	50,000 00
Fire losses incurred during the year, . . . . .	336,326 56
Company's stock owned by directors, . . . . .	75,300 00

## AGGREGATE.

CAPITAL STOCK.	
Capital actually paid up in cash, . . . . .	\$45,261,100
Scrip outstanding, . . . . .	9,090,374
ASSETS.	
Gross present assets, . . . . .	\$132,968,494
LIABILITIES.	
Gross present liabilities, . . . . .	\$47,976,297
INCOME.	
Cash actually received for fire premiums, . . . . .	\$46,650,398
for marine and inland premiums, . . . . .	9,593,556
for interest and dividends from all sources, . . . . .	5,599,454
from all other sources, . . . . .	501,280
Gross cash income, . . . . .	\$62,344,688
EXPENDITURES.	
Cash actually paid during the year for fire losses, . . . . .	\$28,182,990
for marine and inland losses, . . . . .	6,226,150
for dividends to stockholders, . . . . .	5,369,774
for redemption of scrip, . . . . .	1,280,134
for interest to scrip-holders, . . . . .	528,133
for brokerage and commissions on premiums, . . . . .	9,051,195
for salaries and pay of officers and employees, . . . . .	4,335,667
for State and local taxes, . . . . .	1,398,218
for office, agency, and incidental expenses, . . . . .	4,142,797
Gross cash expenditures, . . . . .	\$60,515,058
MISCELLANEOUS.	
Whole amount of fire risks written during the year, . . . . .	\$5,428,285,787
premiums charged or receivable thereon, . . . . .	54,774,135
marine and inland risks written during the year, . . . . .	1,338,511,553
premiums charged or receivable thereon, . . . . .	11,496,636
fire risks terminated during the year, . . . . .	4,795,656,920
marine and inland risks terminated, . . . . .	1,352,049,466
fire risks outstanding at end of year, . . . . .	6,052,462,968
marine and inland risks outstanding, . . . . .	169,183,073
dividends declared, . . . . .	5,269,212
fire losses incurred, . . . . .	28,958,216
marine losses incurred, . . . . .	5,703,414



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UNITED STATES BRANCHES OF  
FOREIGN FIRE  
INSURANCE COMPANIES.

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DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DECEMBER 31, 1884.

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## DETAILED STATEMENT OF ASSETS AND LIABILITIES.

UNITED STATES BRANCH OF THE BRITISH AMERICA  
ASSURANCE COMPANY, TORONTO, CANADA.

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
United States bonds, . . . . .	\$455,000 00	\$569,540 00
Lake Shore and Mich. So. Railroad stock, .	10,000 00	6,175 00
Chicago and Northwestern Railroad stock, .	10,000 00	8,425 00
Chicago and Northwestern Railroad bonds,	20,000 00	19,000 00
Burl., Cedar Rapids and No. R.R. bonds, .	10,000 00	10,100 00
Chicago, Burl. and Quincy Railroad bonds,	30,000 00	29,100 00
	<u>\$535,000 00</u>	<u>\$642,340 00</u>

## SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . .	\$642,340 00	
Cash in the office of the company, . . .	39,985 97	
deposited in bank, . . . . .	8,779 25	
Premiums in course of collection (net), .	23,949 38	
Furniture, . . . . . \$9,085 08	-	
Premiums more than 3 mos. due, . 1,873 51	-	
Gross assets, . . . . .	<u>          </u>	\$715,054 60
Deduct special deposits in other States, .	. . . . .	190,500 00
Balance, . . . . .	. . . . .	<u>\$524,554 60</u>

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$21,532 91	
claimed and reported, . . . . .	42,921 52	
disputed or resisted, . . . . .	12,096 39	
Total amount of losses, . . . . .	<u>\$76,550 82</u>	
Less reinsurance, . . . . .	362 50	
Net amount of unpaid losses, . . . . .	<u>\$76,188 32</u>	
Unearned premiums on outstanding risks, .	333,367 39	
Gross liabilities, . . . . .	<u>\$409,555 71</u>	
Deduct liabilities on special deposits, .	38,566 75	
	<u>          </u>	370,988 96
Surplus, . . . . .	. . . . .	<u>\$153,565 64</u>

## INCOME.

Cash received for fire premiums, . . .	\$596,963 31	
Deduct reinsurance and return premiums, .	74,326 17	
Net cash received for fire premiums, . . .	<u>          </u>	\$522,637 14
Cash received for marine and inland prem's,	\$35,934 90	
Deduct reinsurance and return premiums, .	1,262 71	
Net cash rec'd for marine and inland prem's,	<u>          </u>	34,672 19
Interest and dividends received from all sources, . . .		28,150 42
		<u>          </u>
Gross cash income, . . . . .		\$585,459 75

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$431,481 73	
Deduct salvage and reinsurance, . . . . .	22,115 25	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$409,366 48
Cash paid for marine and inland losses, . .	\$13,622 60	
Deduct salvage and reinsurance, . . . . .	6,800 57	
Net cash paid for marine and inland losses,	<u>          </u>	6,822 03
Cash paid for commissions and brokerage, . . . . .		94,220 20
for salaries of officers and employees, . . . . .		18,008 66
for State and local taxes, . . . . .		17,957 52
for incidentals, . . . . .		31,488 06
		<u>          </u>
Gross cash expenditures, . . . . .		\$577,862 95

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	.\$42,145,143 00	\$583,151 91
written during 1884, . . . . .	47,058,161 00	599,481 82
	<u>          </u>	<u>          </u>
Total, . . . . .	.\$89,203,304 00	\$1,182,633 73
Deduct risks expired and terminated, . . .	40,753,679 00	544,073 93
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	.\$48,449,625 00	\$638,559 80
Deduct amount reinsured, . . . . .	1,919,519 00	12,971 65
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	.\$46,530,106 00	\$625,588 15
Marine risks outstanding Dec. 31, 1883, . .	\$169,386 00	\$10,246 45
written during 1884, . . . . .	5,781,409 00	35,895 67
	<u>          </u>	<u>          </u>
Total, . . . . .	.\$5,950,795 00	\$46,142 12
Deduct risks expired and terminated, . . .	5,577,208 00	31,651 88
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$373,587 00	\$14,490 24

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$393,785 44
Marine and inland losses incurred during the year, . . . . .	6,744 03



UNITED STATES BRANCH OF THE BRITISH AND FOREIGN  
MARINE INSURANCE COMPANY (LIMITED), LIVERPOOL,  
ENGLAND.

ENDICOTT & MACOMBER, *Attorneys.*

*Office, 61 State Street, Boston.*

SUMMARY OF ASSETS, DEC. 31, 1884.

United States bonds, . . . . .	\$611,893 75	
Cash deposited in bank, . . . . .	31,942 75	
Premiums in course of collection (gross), . .	116,639 22	
Notes taken for marine and inland risks, . .	13,790 00	
Salvage and reinsurance, . . . . .	14,501 52	
Premiums more than 3 mos. due, . \$1,971 98	-	
Gross assets, . . . . .	<hr/>	\$788,767 24
Deduct special deposits in other States, . . . .		57,375 00
		<hr/>
Balance, . . . . .		\$731,392 24

LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$29,511 30	
disputed or resisted, . . . . .	8,000 00	
	<hr/>	
Total amount of losses, . . . . .	\$37,511 30	
Less reinsurance, . . . . .	400 00	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$37,111 30	
Unearned premiums on outstanding risks, . .	172,842 00	
Unused balances of premium notes, . . . .	7,448 89	
State and local taxes, . . . . .	597 67	
Commissions and brokerage, . . . . .	7,023 96	
Return premiums, . . . . .	254 74	
Reinsurance, salvage, etc., . . . . .	4,163 73	
	<hr/>	
Gross liabilities, . . . . .	\$229,442 29	
Deduct liabilities on special deposits, . . . .	11,399 11	
	<hr/>	218,043 18
		<hr/>
Surplus, . . . . .		\$513,349 06

INCOME.

Cash received for marine and inl'd prem's, . .	\$998,893 93	
Deduct reinsurance and return premiums, . .	243,478 93	
Net cash rec'd for marine and inl'd prem's, . .	<hr/>	\$755,415 00
Interest and dividends received from all sources, . .		19,225 00
Income from all other sources, . . . . .		1,574 77
Received from home office, . . . . .	\$91,128 84	
	<hr/>	
Gross cash income, . . . . .		\$776,214 77

## EXPENDITURES.

Cash paid for marine and inland losses, . .	\$245,235 47	
Deduct salvage and reinsurance, . . .	100,911 32	
Net cash paid for marine and inland losses,*	—————	\$144,324 15
Cash paid for commissions and brokerage, . . .		47,382 23
for salaries of officers and employees, . . .		56,117 93
for State and local taxes, . . . . .		8,602 66
Remitted to home office, . . . . .	\$656,385 34	—
		—————
Gross cash expenditures, . . . . .		\$256,426 97

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1883, .	\$19,231,789 00	\$259,317 01
written during 1884, . . . . .	118,646,142 00	994,427 04
	—————	—————
Total, . . . . .	\$137,877,931 00	\$1,253,744 05
Deduct risks expired and terminated, . . . . .	121,032,875 00	1,037,820 11
	—————	—————
In force at end of year, . . . . .	\$16,845,056 00	\$215,923 94
Deduct amount reinsured, . . . . .	1,035,770 00	19,206 32
	—————	—————
Net amount in force, . . . . .	\$15,809,286 00	\$196,717 62

## MISCELLANEOUS.

Marine and inl'd losses incurred dur'g the year (estim'd),	\$700,000 00
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UNITED STATES BRANCH OF THE CITY OF LONDON FIRE  
INSURANCE CO. (LIMITED), LONDON, ENGLAND.JOHN C. PAIGE, *Resident Manager.**Office, No. 20 Kilby Street, Boston.*

## SUMMARY OF ASSETS, DEC. 31, 1884.

United States bonds, . . . . .	\$646,607 50	
Cash in the office of the company, . . .	358 88	
deposited in bank, . . . . .	11,261 93	
Premiums in course of collection (gross), .	56,835 56	
Reinsurance due, . . . . .	480 24	
Gross assets, . . . . .	—————	\$715,544 11
Deduct special deposits in other States, . . . . .		115,787 50
		—————
Balance, . . . . .		\$599,756 61

\* A large part of the losses are paid from the home office and do not appear in these accounts.

## LIABILITIES.

Losses adjusted, unpaid, . . . .	\$52,263 21	
claimed and reported, . . . .	20,239 54	
disputed or resisted, . . . .	1,823 68	
	<hr/>	
Total amount of losses, . . . .	\$74,326 43	
Less reinsurance, . . . . .	9,940 44	
	<hr/>	
Net amount of unpaid losses, . . . .	\$64,385 99	
Unearned premiums on outstanding risks, .	293,645 86	
Commissions and brokerage, . . . .	12,783 89	
Due for reinsurance, . . . . .	6,315 30	
	<hr/>	
Gross liabilities, . . . . .	\$377,131 04	
Deduct liabilities on special deposits, .	14,465 94	
	<hr/>	\$362,665 10
Surplus, . . . . .		\$237,091 51

## INCOME.

Cash received for fire premiums, . . .	\$737,559 23	
Deduct reinsurance and return premiums, .	184,338 44	
Net cash received for fire premiums, . .	<hr/>	\$553,220 79
Interest and dividends received from all sources, . .		21,268 23
Received from home office, . . . . .	\$1,615 38	
	<hr/>	
Gross cash income, . . . . .		\$574,489 02

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$435,090 33	
Deduct salvage and reinsurance, . . . .	51,560 23	
Net cash paid for fire losses, . . . . .	<hr/>	\$383,530 10
Cash paid for commissions and brokerage, . . . .		129,109 38
for salaries of officers and employees, . . . .		32,862 22
for State and local taxes, . . . . .		19,563 17
for incidentals, . . . . .		2,580 69
Remitted to home office, . . . . .	\$36,201 01	
	<hr/>	
Gross cash expenditures, . . . . .		\$567,645 56

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . .	\$47,008,034 00	\$628,120 93
written during 1884, . . . . .	54,579,260 00	720,316 67
	<hr/>	
Total, . . . . .	\$101,587,294 00	\$1,348,437 60
Deduct risks expired and terminated, . .	54,504,428 00	711,365 51
	<hr/>	
In force at end of year, . . . . .	\$47,082,866 00	\$637,072 09
Deduct amount reinsured, . . . . .	4,097,627 00	62,820 00
	<hr/>	
Net amount in force, . . . . .	\$42,985,239 00	\$574,252 09

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$364,744 88
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UNITED STATES BRANCH OF THE COMMERCIAL UNION  
ASSURANCE COMPANY, LONDON, ENGLAND.

ALFRED PELL, *Resident Manager.*

*Office, No. 58 William Street, New York.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$915,000 00	\$1,077,150 00
Chicago and Northwestern R. R. bonds, . . . . .	150,000 00	169,000 00
Chicago, Burl. and Quincy R. R. bonds, . . . . .	100,000 00	103,000 00
Chicago, R. I. and Pacific Railroad bonds, . . . . .	60,000 00	77,100 00
Illinois Central Railroad certificates, . . . . .	100,000 00	83,000 00
	<hr/>	<hr/>
	\$1,325,000 00	\$1,509,250 00

SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of real estate, . . . . .	\$222,399 39	
Stocks, bonds, etc., as per schedule, . . . . .	1,509,250 00	
Cash in the office of the company, . . . . .	4,713 64	
deposited in banks, . . . . .	309,725 06	
Interest due and accrued, . . . . .	13,334 57	
Premiums in course of collection (gross), . . . . .	283,808 20	
Notes taken for fire risks, . . . . .	18,339 05	
Rents accrued, . . . . .	2,627 33	
Reinsurance due, . . . . .	4,357 42	
Gross assets, . . . . .	<hr/>	\$2,368,554 66
Deduct special deposits in other States, . . . . .	. . . . .	265,550 00
		<hr/>
Balance, . . . . .	. . . . .	\$2,103,004 66

LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$264,423 48	
disputed or resisted, . . . . .	14,000 00	
	<hr/>	
Total amount of losses, . . . . .	\$278,423 48	
Less reinsurance, . . . . .	41,695 89	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$236,727 59	
Unearned premiums on outstanding risks, . . . . .	1,185,300 94	
Due and accrued for rent, salaries, etc., . . . . .	1,666 66	
Commissions and brokerage, . . . . .	40,511 41	
Due for reinsurance, . . . . .	1,596 65	
	<hr/>	
Gross liabilities, . . . . .	\$1,465,803 25	
Deduct liabilities on special deposits, . . . . .	94,142 16	
	<hr/>	1,371,661 09
		<hr/>
Surplus, . . . . .	. . . . .	\$731,343 57

## INCOME.

Cash received for fire premiums, . . .	\$2,327,069	56
Deduct reinsurance and return premiums, . .	486,204	89
Net cash received for fire premiums, . . .	—————	\$1,840,864 67
Cash received for marine and inl'd prem's, .	\$58,488	12
Deduct reinsurance and return premiums, .	1,355	94
Net cash rec'd for marine and inl'd prem's, .	—————	57,132 18
Interest and dividends received from all sources, . .		68,154 30
Income from rents, . . . . .		3,205 11
Gross cash income, . . . . .		—————
		\$1,969,356 26

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$1,277,257	20
Deduct salvage and reinsurance, . . . .	142,653	46
Net cash paid for fire losses, . . . . .	—————	\$1,134,603 74
Cash paid for marine and inland losses, . .	\$28,380	43
Deduct salvage and reinsurance, . . . .	10,069	33
Net cash paid for marine and inl'd losses, .	—————	18,311 10
Cash paid for commissions and brokerage, . . . .		298,810 08
for salaries of officers and employees, . . . .		126,266 89
for State and local taxes, . . . . .		41,246 38
for incidentals, . . . . .		124,067 21
Remitted to home office, . . . . .	\$145,566	57
Gross cash expenditures, . . . . .		—————
		\$1,743,305 40

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$255,683,680 00	\$2,378,836 54
written during 1884, . . . . .	244,446,652 00	2,312,114 78
Total, . . . . .	\$500,130,332 00	\$4,690,951 32
Deduct risks expired and terminated, . .	240,716,101 00	2,216,704 94
In force at end of year, . . . . .	\$259,414,231 00	\$2,474,246 38
Deduct amount reinsured, . . . . .	20,584,016 00	186,748 14
Net amount in force, . . . . .	\$238,830,215 00	\$2,287,498 24
Marine risks outstanding Dec. 31, 1883, . .	\$10,000 00	\$80 00
written during 1884, . . . . .	4,563,980 00	58,488 12
Total, . . . . .	\$4,573,980 00	\$58,568 12
Deduct risks expired and terminated, . .	3,837,759 00	46,772 85
In force at end of year, . . . . .	\$736,221 00	\$11,795 27

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$1,129,499 26
Marine and inland losses incurred during the year, . .	21,696 58

UNITED STATES BRANCH OF THE FIRE INSURANCE  
ASSOCIATION (LIMITED), LONDON, ENGLAND.

JOSEPH H. WELLMAN, *Attorney for the United States*

*Office, No. 50 William Street, New York.*

DETAILED STATEMENT OF BONDS

	Par value.	Market value.
United States bonds, . . . . .	\$696,200 00	\$787,906 00
Georgia State bonds, . . . . .	24,800 00	26,418 00
	<hr/>	<hr/>
	\$721,000 00	\$814,324 00

SUMMARY OF ASSETS, DEC. 31, 1884.

Stocks, bonds, etc., as per schedule, . . .	\$814,324 00	
Cash in the office of the company, . . .	4,008 72	
deposited in banks, . . . . .	49,490 67	
Interest due and accrued, . . . . .	599 50	
Premiums in course of collection (gross), .	97,279 37	
All other property, . . . . .	1,879 19	
Gross assets, . . . . .	<hr/>	\$967,581 45
Deduct special deposits in other States, . . . . .		248,064 00
		<hr/>
Balance, . . . . .		\$719,517 45

LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$77,808 65	
claimed and reported, . . . . .	20,676 86	
disputed or resisted, . . . . .	14,294 18	
	<hr/>	
Total amount of losses, . . . . .	\$112,779 69	
Less reinsurance, . . . . .	6,227 33	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$106,552 36	
Unearned premiums on outstanding risks, .	448,110 26	
Due and accrued for rent, salaries, etc., .	678 62	
State and local taxes, . . . . .	474 88	
Commissions and brokerage, . . . . .	19,892 33	
	<hr/>	
Gross liabilities, . . . . .	\$575,708 45	
Deduct liabilities on special deposits, . . .	58,215 09	
	<hr/>	517,493 36
		<hr/>
Surplus, . . . . .		\$202,024 09



## INCOME.

Cash received for fire premiums, . . .	\$976,981 27	
Deduct reinsurance and return premiums, . .	194,719 27	
Net cash received for fire premiums, . . .	<u>          </u>	\$782,262 00
Interest and dividends received from all sources, . . .		27,514 38
		<u>          </u>
Gross cash income, . . . . .		\$809,776 38

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$697,810 79	
Deduct salvage and reinsurance, . . . . .	111,654 40	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$586,156 39
Cash paid for commissions and brokerage, . . . . .		140,993 05
for salaries of officers and employees, . . . . .		62,765 33
for State and local taxes, . . . . .		18,897 78
for incidentals, . . . . .		49,913 58
		<u>          </u>
Gross cash expenditures, . . . . .		\$858,726 13

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$65,243,430 00	\$874,595 16
written during 1884, . . . . .	78,172,753 00	998,697 88
	<u>          </u>	<u>          </u>
Total, . . . . .	\$143,416,183 00	\$1,873,293 04
Deduct risks expired and terminated, . . . . .	70,924,315 00	924,292 65
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$72,491,868 00	\$949,000 39
Deduct amount reinsured, . . . . .	4,994,012 00	83,664 61
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$67,497,856 00	\$865,335 78

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$582,406 84
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UNITED STATES BRANCH OF THE GUARDIAN FIRE AND  
LIFE ASSURANCE COMPANY, LONDON, ENGLAND.

H. E. BOWERS, *Manager*.

*Office, No. 54 William Street, New York.*

SUMMARY OF ASSETS, DEC. 31, 1884.

United States bonds, . . . . .	\$975,000 00	
Cash deposited in banks, . . . . .	198,406 65	
Interest due and accrued, . . . . .	8,000 00	
Premiums in course of collection (gross), .	35,227 19	
Premiums more than 3 mos. due, . \$2,753 41	-	
Gross assets, . . . . .	<hr/>	\$1,216,633 84
Deduct special deposits in other States, . . . . .	213,281 25	
	<hr/>	
Balance, . . . . .		\$1,003,352 59

LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$9,570 26	
claimed and reported, . . . . .	43,702 07	
disputed or resisted, . . . . .	15,628 25	
Unearned premiums on outstanding risks, .	376,764 77	
Due for rent, salaries, etc., . . . . .	2,293 08	
State and local taxes, . . . . .	1,563 27	
Commissions and brokerage, . . . . .	5,671 18	
Return premiums, . . . . .	339 73	
	<hr/>	
Gross liabilities, . . . . .	\$455,532 61	
Deduct liabilities on special deposits, . . . . .	42,420 20	
	<hr/>	413,112 41
		<hr/>
Surplus, . . . . .		\$590,240 18

INCOME.

Cash received for fire premiums, . . . . .	\$745,632 11	
Deduct reinsurance and return premiums, .	109,923 63	
Net cash received for fire premiums, . . . . .	<hr/>	\$635,708 48
Interest and dividends received from all sources, . . . . .	17,353 57	
	<hr/>	
Gross cash income, . . . . .		\$653,062 05

EXPENDITURES.

Cash paid for fire losses, . . . . .	\$424,866 90	
Deduct salvage and reinsurance, . . . . .	3,533 11	
Net cash paid for fire losses, . . . . .	<hr/>	\$421,333 79

Cash paid for commissions and brokerage, . . . . .	\$111,234 83
for salaries of officers and employees, . . . . .	65,478 65
for State and local taxes, . . . . .	17,765 08
for incidentals, . . . . .	39,160 77
	<hr/>
Gross cash expenditures, . . . . .	\$654,973 12

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$86,634,381 00	\$766,354 61
written during 1884, . . . . .	84,328,439 00	726,344 46
	<hr/>	<hr/>
Total, . . . . .	\$170,962,820 00	\$1,492,699 07
Deduct risks expired and terminated, . . . . .	86,645,345 00	727,016 76
	<hr/>	<hr/>
In force at end of year, . . . . .	\$84,317,475 00	\$765,682 31
Deduct amount reinsured, . . . . .	900,790 00	6,162 54
	<hr/>	<hr/>
Net amount in force, . . . . .	\$83,416,685 00	\$759,519 77

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$439,841 23
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UNITED STATES BRANCH OF THE HAMBURG-BREMEN  
FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

F. O. AFFIELD, *Resident Manager.*

*Office, 62 Cedar Street, New York.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$473,000 00	\$563,518 75
Chic., Mil. and St Paul R. R. bonds, . . . . .	15,000 00	19,500 00
Chicago and Northwestern R. R. bonds, . . . . .	25,000 00	33,625 00
Chicago, Burl. and Quincy R. R. bonds, . . . . .	20,000 00	25,700 00
N. Y., L. E. and Western R. R. bonds, . . . . .	25,000 00	29,875 00
St. Paul, Min. and Man. R. R. bonds, . . . . .	19,000 00	20,045 00
Central Pacific R. R. bonds, . . . . .	20,000 00	22,000 00
Kansas Pacific R. R. bonds, . . . . .	20,000 00	21,000 00
Union Pacific R. R. bonds, . . . . .	20,000 00	22,200 00
Nashville, Chat. and St. Louis R. R. bonds, . . . . .	10,000 00	11,950 00
L. S. and Michigan Southern R. R. bonds, . . . . .	10,000 00	12,475 00
N. Y. Cent. and Hud. Riv. R. R. bonds, . . . . .	10,000 00	12,950 00
Michigan Central R. R. bonds, . . . . .	17,000 00	17,552 50
	<hr/>	<hr/>
	\$684,000 00	\$812,391 25

## SUMMARY OF ASSETS DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$23,000 00	
Stocks, bonds, etc., as per schedule, . . .	812,391 25	
Cash deposited in banks, . . . . .	60,379 02	
Premiums in course of collection (net), . .	35,994 83	
Notes taken for fire risks, . . . . .	2,770 25	
Gross assets, . . . . .	<u>          </u>	\$934,535 35
Deduct special deposits in other States, . . . .	225,000 00	
	<u>          </u>	
Balance, . . . . .		\$709,535 35

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$10,810 00	
claimed and reported, . . . . .	50,090 00	
disputed or resisted, . . . . .	7,550 00	
Unearned premiums on outstanding risks, .	476,516 54	
	<u>          </u>	
Gross liabilities, . . . . .	\$544,966 54	
Deduct liabilities on special deposits, . . .	61,518 18	
	<u>          </u>	483,448 36
		<u>          </u>
Surplus, . . . . .		\$226,086 99

## INCOME.

Cash received for fire premiums, . . . . .	\$338,570 70	
Deduct reinsurance and return premiums, .	163,605 74	
Net cash received for fire premiums, . . .	<u>          </u>	\$774,964 96
Interest received on mortgages, . . . . .		1,150 00
and dividends received from all other sources, .		35,731 71
		<u>          </u>
Gross cash income, . . . . .		\$811,846 67

## EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$555,294 99	
Cash paid for commissions and brokerage, . . .	144,132 52	
for salaries of officers and employees, . . .	62,423 89	
for State and local taxes, . . . . .	19,913 32	
for incidentals, . . . . .	41,347 96	
	<u>          </u>	
Gross cash expenditures, . . . . .		\$823,112 68

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\* Value of lands mortgaged, . . . . . \$30,000 00  
Value of buildings thereon, . . . . . 50,000 00  
Amount of insurance held as collateral, . . . 23,000 00

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$67,568,527 00	\$846,369 32
written during 1884, . . . . .	82,930,401 00	943,626 65
Total, . . . . .	\$150,498,928 00	\$1,789,995 97
Deduct risks expired and terminated, . . . . .	77,431,978 00	880,562 76
In force at end of year, . . . . .	\$73,066,950 00	\$909,433 21
Deduct amount reinsured, . . . . .	1,088,243 00	13,503 04
Net amount in force, . . . . .	\$71,978,707 00	\$895,930 17

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$574,179 99
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UNITED STATES BRANCH OF THE IMPERIAL FIRE  
INSURANCE COMPANY, LONDON, ENGLAND.RICHARD D. ALLIGER, *Resident Manager.**Office, No. 33 Pine Street, New York.*

## DETAILED STATEMENT OF BONDS, ETC.

	Par value.	Market value
United States bonds, . . . . .	\$734,300 00	\$891,346 00
Tennessee State bonds, . . . . .	20,000 00	8,300 00
Virginia State bonds, . . . . .	71,600 00	22,912 00
West Virginia State certs., . . . .	28,666 66	1,433 33
	\$854,566 66	\$923,991 33

## SUMMARY OF ASSETS DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$415,000 00	
Bonds, etc., as per schedule, . . . . .	923,991 33	
Cash in the office of the company, . . . . .	82 28	
deposited in banks, . . . . .	27,247 26	
Premiums in course of collection (gross), . . . . .	107,620 20	
Rents due and accrued, . . . . .	4,639 17	
Gross assets, . . . . .		\$1,478,580 24
Deduct special deposits in other States, . . . . .		311,100 00
Balance, . . . . .		\$1,167,480 24

## LIABILITIES.

Losses adjusted, unpaid, . . . .	\$19,488 92	
claimed and reported, . . . .	58,058 71	
disputed or resisted, . . . .	27,898 28	
Unearned premiums on outstanding risks, .	633,706 22	
Commissions and brokerage, . . . .	15,892 42	
	<hr/>	
Gross liabilities, . . . . .	\$755,044 55	
Deduct liabilities on special deposits, . .	62,428 75	
	<hr/>	\$692,615 80
		<hr/>
Surplus, . . . . .		\$474,864 44

## INCOME.

Cash received for fire premiums, . . .	\$1,236,830 85	
Deduct reinsurance and return premiums, .	222,660 74	
Net cash received for fire premiums, . .	<hr/>	\$1,014,170 11
Interest and dividends received from all sources, . . .	30,017 30	
Income from rents, . . . . .	28,375 40	
	<hr/>	
Gross cash income, . . . . .		\$1,072,562 81

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$692,177 74	
Deduct salvage and reinsurance, . . . .	13,168 57	
Net cash paid for fire losses, . . . . .	<hr/>	\$679,009 17
Cash paid for commissions and brokerage, . . . .	162,162 55	
for salaries of officers and employees, . . . .	124,572 28	
for State and local taxes, . . . . .	24,898 83	
for incidentals, . . . . .	26,405 75	
	<hr/>	
Gross cash expenditures, . . . . .		\$1,017,048 58

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$96,224,445 00	\$1,184,337 94
written during 1884, . . . . .	99,796,845 00	1,241,124 88
	<hr/>	<hr/>
Total, . . . . .	\$196,021,290 00	\$2,425,462 82
Deduct risks expired and terminated, . .	98,496,705 00	1,208,337 64
	<hr/>	<hr/>
In force at end of year, . . . . .	\$97,524,585 00	\$1,217,125 18
Deduct amount reinsured, . . . . .	752,303 00	4,591 34
	<hr/>	<hr/>
Net amount in force, . . . . .	\$96,772,282 00	\$1,212,533 84

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$707,849 60
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UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE  
COMPANY, MANCHESTER, ENGLAND.

E. LITCHFIELD, *Resident Manager.*

*Office, No. 40 Pine Street, New York.*

SUMMARY OF ASSETS, DEC. 31, 1884.

United States bonds, . . . . .	\$899,850 62	
Premiums in course of collection (gross), .	93,269 10	
Gross assets, *	—————	\$993,119 72

LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$41,190 00	
claimed and reported, . . . . .	51,534 72	
disputed or resisted, . . . . .	37,291 24	
Unearned premiums on outstanding risks, .	664,292 25	
State and local taxes, . . . . .	7,900 00	
Commissions and brokerage, . . . . .	4,000 00	
Miscellaneous, . . . . .	163 62	
	—————	
Gross liabilities, . . . . .	\$806,371 83	
Deduct liabilities on special deposits, . .	66,400 00	
	—————	739,971 83
		—————
Surplus, . . . . .		\$253,147 89

INCOME.

Cash received for fire premiums, . . . .	\$1,270,285 66	
Deduct reinsurance and return premiums, .	195,781 82	
Net cash received for fire premiums, . .	—————	\$1,074,503 84
Interest received on mortgages, . . . . .	53,496 48	
	—————	
Gross cash income, . . . . .		\$1,128,000 32

EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$753,078 53	
Cash paid for commissions and brokerage, .	166,097 56	
for salaries of officers and employees, .	148,438 43	
for State and local taxes, . . . . .	29,535 01	
	—————	
Gross cash expenditures, . . . . .		\$1,097,149 53

\* In addition to this amount the company reports \$495,202.64 in other assets in this country, but not in the hands of trustees or on deposit with any State department where it is available for payment of losses to citizens of this State, and therefore not recognized as a credit under the laws of Massachusetts.

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, .	\$119,253,272 00	\$1,289,659 18
written during 1884, . . .	126,701,643 00	1,305,054 03
Total, . . . . .	\$245,954,915 00	\$2,594,713 21
Deduct risks expired and terminated, .	123,680,500 00	1,274,297 88
In force at end of year, . . . .	\$122,274,415 00	\$1,320,415 33
Deduct amount reinsured, . . . .	1,524,990 00	11,869 22
Net amount in force, . . . . .	\$120,749,425 00	\$1,308,546 11

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$735,413 16
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UNITED STATES BRANCH OF THE LION FIRE INSURANCE  
COMPANY, LONDON, ENGLAND.M. BENNETT, Jr., *Manager.**Office, No. 223 Asylum Street, Hartford, Conn.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$400,000 00	\$488,000 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Adams Express Company stock, . . . .	\$10,000 00	\$30,000 00
Wells, Fargo and Company stock, . . .	5,150 00	
Travelers' Insurance Company stock, . .	540 00	
American Express Company stock, . . .	425 00	
Ætna Insurance Company stock, . . . .	1,776 00	
Wabash, St. L. and P. R.R. Company stock,	550 00	
United States Express Company stock, . .	5,610 00	
Connecticut Fire Insurance Co. stock, . .	2,860 00	
Delaware and Hudson Canal Co. stock, . .	3,425 00	
Cleve., Columbus, C. and I. R.R. Co. stock,	3,100 00	
Beloit and Madison R.R. Company bonds, .	2,000 00	
Pacific Mail Steamship Company stock, . .	5,525 00	
Ninth National Bank, New York, stock, . .	6,000 00	
Collins Company stock, . . . . .	288 00	
Chicago and Alton R.R. Company stock, . .	6,400 00	4,500 00
Chicago and Alton R.R. Company stock, . .	6,400 00	4,500 00
N. Y., N. H. and H. R.R. Company stock, . .	2,464 00	800 00
Hartford Fire Insurance Company stock, . .	23,520 00	15,000 00

	Market value.	Loaned thereon.
Chic., Burl. and Quincy R R Co. stock, .	\$2,185 00	\$9,000 00
Chicago City Railway Company stock, .	5,100 00	
Russell and Erwin Manuf. Company stock,	3,000 00	
Collins Company stock, . . . . .	1,800 00	
Chicago and Alton R.R. Company stock, .	1,280 00	2,500 00
New York and Harlem R.R. Co. stock, .	2,850 00	
Meriden Britannia Company stock, . .	20,000 00	10,000 00
Willimantic Linen Company stock, . .	6,600 00	4,500 00
Bonds, Davis County, Kansas, . . . .	500 00	1,150 00
“ Butler County, Kansas, . . . . .	1,200 00	
“ Lyon County, Kansas, . . . . .	600 00	
Pennsylvania Railroad Company stock, .	6,120 00	4,500 00
	<u>\$137,268 00</u>	<u>\$86,450 00</u>

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$56,250 00	
United States bonds, . . . . .	488,000 00	
Loans on collateral security, as per schedule,	86,450 00	
Cash in the office of the company, . .	9,097 61	
deposited in banks, . . . . .	74,490 25	
Premiums in course of collection (gross), .	54,484 50	
Reinsurance due, . . . . .	23,729 04	
Gross assets, . . . . .	<u>          </u>	\$792,501 40
Deduct special deposits in other States, .	. . . . .	244,000 00
Balance, . . . . .	. . . . .	<u>\$548,501 40</u>

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$6,048 58	
claimed and reported, . . . . .	26,875 00	
disputed or resisted, . . . . .	4,455 25	
Unearned premiums on outstanding risks, .	187,730 09	
Commissions and brokerage, . . . . .	5,400 00	
Gross liabilities, . . . . .	<u>\$230,508 92</u>	
Deduct liabilities on special deposits, . .	50,791 54	
	<u>          </u>	179,717 38
Surplus, . . . . .	. . . . .	<u>\$368,784 02</u>

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\* Value of lands mortgaged, . . . . . \$46,500 00  
Value of buildings thereon, . . . . . 75,000 00  
Amount of insurance held as collateral, . . . . . 64,000 00

## INCOME.

Cash received for fire premiums, . . . . .	\$618,241 27	
Deduct reinsurance and return premiums, . . . . .	255,787 17	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$362,454 10
Interest received on mortgages, . . . . .		3,993 78
and dividends received from all other sources, . . . . .		21,344 13
		<u>          </u>
Gross cash income, . . . . .		\$387,792 01

## EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$225,684 91
Cash paid for commissions and brokerage, . . . . .	52,980 85
for salaries of officers and employees, . . . . .	39,030 21
for State and local taxes, . . . . .	11,141 25
for incidentals, . . . . .	13,966 42
	<u>          </u>
Gross cash expenditures, . . . . .	\$342,803 64

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$28,566,474 00	\$373,870 06
written during 1884, . . . . .	48,262,385 00	616,388 86
	<u>          </u>	<u>          </u>
Total, . . . . .	\$76,828,859 00	\$990,258 92
Deduct risks expired and terminated, . . . . .	41,796,147 00	525,510 31
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$35,032,712 00	\$464,748 61
Deduct amount reinsured, . . . . .	6,446,019 00	97,410 22
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$28,586,693 00	\$367,338 39

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$218,568 77
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UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON  
AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENG.JAMES E. PULSFORD, *Resident Manager.**Office, No. 45 William Street, New York,*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$1,410,000 00	\$1,706,167 50
New York state bonds, . . . . .	45,000 00	54,225 00

	Par value.	Market value.
New York city bonds, . . . . .	\$50,000 00	\$63,000 00
Richmond city bonds, . . . . .	5,000 00	6,600 00
Boston city bonds, . . . . .	188,000 00	219,950 00
Mississippi pay warrants, . . . . .	20,000 00	20,000 00
	<hr/>	<hr/>
	\$1,718,000 00	\$2,069,942 50

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$1,260,000 00	
Loans on mortgage of real estate (first liens),	1,550,765 78	
Interest due or accrued thereon, . . . .	35,169 88	
Bonds, as per schedule, . . . . .	2,069,942 50	
Cash in the office of the company, . . .	160 19	
deposited in banks, . . . . .	607,021 96	
Interest due and accrued, . . . . .	1,220 80	
Premiums in course of collection (gross), .	400,192 18	
Loans on life policies, . . . . .	14,125 00	
All other property, . . . . .	2,876 24	
Premiums more than 3 mos. due, \$14,407 04		
Gross assets, . . . . .	<hr/>	\$5,941,474 53
Deduct special deposits in other States, . . . . .		302,580 75
		<hr/>
Balance, . . . . .		\$5,638,893 78

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$10,092 80	
claimed and reported, . . . . .	311,510 08	
disputed or resisted, . . . . .	68,627 95	
	<hr/>	
Total amount of losses, . . . . .	\$390,230 83	
Less reinsurance, . . . . .	40,471 58	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$349,759 25	
Unearned premiums on outstanding risks, .	2,468,949 95	
Reclaimable on perpetual fire policies, .	325,684 44	
Life and annuity reserve fund, . . . .	101,775 63	
Commissions and brokerage, . . . . .	55,553 32	
Due for reinsurance, . . . . .	58,757 82	
	<hr/>	
Gross liabilities, . . . . .	\$3,360,480 41	
Deduct liabilities on special deposits, . .	215,989 54	
	<hr/>	3,144,490 87
		<hr/>
Surplus, . . . . .		\$2,494,402 91

## INCOME.

Cash received for fire premiums, . . .	\$1,471,264 80	
Deduct reinsurance and return premiums, . .	859,639 93	
Net cash received for fire premiums, . . .	<u>          </u>	\$3,611,624 87
Interest received on mortgages, . . . . .		52,739 61
and dividends received from all other sources, .		100,340 33
Income from rents, . . . . .		49,643 11
Deposits received for perpetual fire risks, .	\$19,054 59	
		<u>          </u>
Gross cash income, . . . . .		\$3,814,347 92

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$2,407,789 90	
Deduct salvage and reinsurance, . . . . .	235,231 26	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$2,172,558 64
Cash paid for commissions and brokerage, . . .		633,403 37
for salaries of officers and employees, . . .		185,622 64
for State and local taxes, . . . . .		65,475 55
for incidentals, . . . . .		183,325 28
Deposits returned on perpetual fire risks, .	\$11,828 08	-
		<u>          </u>
Gross cash expenditures, . . . . .		\$3,240,385 48

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$498,375,108 00	\$4,555,028 13
written during 1884, . . . . .	519,100,015 00	4,484,427 51
	<u>          </u>	<u>          </u>
Total, . . . . .	\$1,017,475,123 00	\$9,039,455 64
Deduct risks expired and terminated, . . .	455,840,202 00	3,974,155 25
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$561,634,921 00	\$5,065,300 39
Deduct amount reinsured, . . . . .	49,408,741 00	336,885 38
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$512,226,180 00	\$4,728,415 01

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$2,195,412 29
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UNITED STATES BRANCH OF THE LONDON ASSURANCE  
CORPORATION, LONDON, ENGLAND.

B. LOCKWOOD, *Resident Manager.*

*Office, No. 88 Wall Street, New York.*

SUMMARY OF ASSETS, DEC. 31, 1884.

United States bonds, . . . . .	\$1,255,687	50
Cash in the office of the company, . . . . .	989	33
deposited in banks, . . . . .	44,421	28
Premiums in course of collection (net), . . . . .	62,899	75
Gross assets, . . . . .	<hr/>	\$1,363,997 86
Deduct special deposits in other States, . . . . .	265,843	75
	<hr/>	
Balance, . . . . .		\$1,098,154 11

LIABILITIES.

Net amount of unpaid losses, . . . . .	\$92,000	00
Unearned premiums on outstanding risks, . . . . .	504,848	67
	<hr/>	
Gross liabilities, . . . . .	\$596,848	67
Deduct liabilities on special deposits, . . . . .	87,238	11
	<hr/>	509,610 56
		<hr/>
Surplus, . . . . .		\$588,543 55

INCOME.

Cash received for fire premiums, . . . . .	\$837,791	89
Deduct reinsurance and return premiums, . . . . .	173,755	49
Net cash received for fire premiums, . . . . .	<hr/>	\$664,036 40
Income from all other sources, . . . . .		51,301 23
	<hr/>	
Gross cash income, . . . . .		\$715,337 63

EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$485,331	64
Cash paid for commissions and brokerage, . . . . .	103,582	54
for salaries of officers and employees, . . . . .	35,447	16
for State and local taxes, . . . . .	21,915	45
for incidentals, . . . . .	74,958	30
Remitted to home office, . . . . .	\$34,352	96
	<hr/>	
Gross cash expenditures, . . . . .		\$721,235 09

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, .	\$109,257,849 00	\$1,128,345 48
written during 1884, . . .	97,431,444 00	858,183 02
Total, . . . . .	\$206,689,293 00	\$1,986,528 50
Deduct risks expired and terminated, .	98,468,231 00	946,415 42
In force at end of year, . . . .	\$108,221,062 00	\$1,040,113 08
Deduct amount reinsured, . . . .	6,633,927 00	23,063 67
Net amount in force, . . . . .	\$101,587,135 00	\$1,017,049 41

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$489,331 64
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## UNITED STATES BRANCH OF THE LONDON AND LANCA-SHIRE FIRE INSURANCE COMPANY, LIVERPOOL, ENG.

FOSTER & SCULL, *Managers of the New England Branch.*

*Office, No 53 Devonshire Street, Boston.*

## DETAILED STATEMENT OF BONDS.

	Par value.	Market value.
United States bonds, . . . . .	\$530,000 00	\$624,237 00
Chicago and Northwestern Railroad bonds,	75,000 00	93,750 00
New York Central and H. R. R.R. bonds, .	75,000 00	96,375 00
New York and Harlem Railroad bonds, .	100,000 00	129,000 00
Chicago, Burl. and Quincy Railroad bonds,	100,000 00	91,000 00
Delaware and Hudson Railroad bonds, .	100,000 00	116,650 00
Chicago, R. I. and Pacific Railroad bonds, .	15,000 00	18,900 00
Lake Shore and Mich. So. Railroad bonds, .	38,000 00	47,500 00
	\$1,033,000 00	\$1,217,412 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Bonds, as per schedule, . . . . .	\$1,217,412 00
Cash in the office of the company, . .	21,920 56
deposited in banks, . . . . .	85,308 91
Interest due and accrued, . . . . .	1,325 73
Premiums in course of collection (gross), .	89,045 85
Reinsurance due, . . . . .	411 40
Gross assets, . . . . .	\$1,415,424 45
Deduct special deposits in other States, . . . . .	284,900 00
Balance, . . . . .	\$1,130,524 45

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$4,136 04	
claimed and reported, . . . . .	64,675 39	
disputed or resisted, . . . . .	33,268 00	
	<hr/>	
Total amount of losses, . . . . .	\$102,079 43	
Less reinsurance, . . . . .	5,052 78	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$97,026 65	
Unearned premiums on outstanding risks, . . . . .	638,734 77	
Reclaimable on perpetual fire policies, . . . . .	1,033 13	
Due and accrued for rent, salaries, etc., . . . . .	5,761 61	
State and local taxes, . . . . .	5,180 79	
Commissions and brokerage, . . . . .	14,549 42	
Return premiums, . . . . .	1,713 29	
Due for reinsurance, . . . . .	427 88	
	<hr/>	
Gross liabilities, . . . . .	\$764,427 54	
Deduct liabilities on special deposits, . . . . .	78,361 95	
	<hr/>	\$686,065 59
		<hr/>
Surplus, . . . . .		\$444,458 86

## INCOME.

Cash received for fire premiums, . . . . .	\$1,272,469 76	
Deduct reinsurance and return premiums, . . . . .	267,768 60	
Net cash received for fire premiums, . . . . .	<hr/>	\$1,004,701 16
Interest and dividends received from all sources, . . . . .		62,917 24
Deposits received for perpetual fire risks, . . . . .	\$853 13	-
	<hr/>	
Gross cash income, . . . . .		\$1,067,618 40

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$828,373 78	
Deduct salvage and reinsurance, . . . . .	57,675 36	
Net cash paid for fire losses, . . . . .	<hr/>	\$770,698 42
Cash paid for commissions and brokerage, . . . . .		189,191 64
for salaries of officers and employees, . . . . .		60,211 79
for State and local taxes, . . . . .		25,726 37
for incidentals, . . . . .		60,402 54
		<hr/>
Gross cash expenditures, . . . . .		\$1,106,230 76

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, .	\$135,218,687 00	\$1,373,520 89
written during 1884, . .	129,561,800 00	1,256,551 32
Total, . . . . .	\$264,780,487 00	\$2,630,072 21
Deduct risks expired and terminated, .	132,053,160 00	1,295,119 45
In force at end of year, . . .	\$132,727,327 00	\$1,334,952 76
Deduct amount reinsured, . . .	7,122,062 00	93,148 79
Net amount in force, . . . .	\$125,605,265 00	\$1,241,803 97

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$748,650 56
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## UNITED STATES BRANCH OF THE LONDON AND PROVINCIAL FIRE INSURANCE COMPANY, LONDON, ENG.

JOHN C. MILLS, *Resident Manager.**Office, 33 Pine Street, New York.*

## SUMMARY OF ASSETS, DEC. 31, 1884.

United States bonds, . . . . .	\$349,000 00	
Cash deposited in banks, . . . . .	56,299 76	
Interest due and accrued, . . . . .	476 53	
Premiums in course of collection (gross), .	27,804 73	
Salvage, . . . . .	1,219 93	
Premiums more than 3 mos. due, . \$603 95	-	
Gross assets, . . . . .		\$434,800 95

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$32,856 48	
claimed and reported, . . . . .	15,576 00	
disputed or resisted, . . . . .	2,500 00	
Total amount of losses, . . . . .	\$50,932 48	
Less reinsurance, . . . . .	643 75	
Net amount of unpaid losses, . . . . .	\$50,288 73	
Unearned premiums on outstanding risks, .	173,360 28	
Commissions and brokerage, . . . . .	1,194 78	
Gross liabilities, . . . . .		224,843 79
Surplus, . . . . .		\$209,957 16

## INCOME.

Cash received for fire premiums, . . .	\$436,577 10	
Deduct reinsurance and return premiums, . . .	99,413 77	
Net cash received for fire premiums, . . .	— — —	\$337,163 33
Interest and dividends received from all sources, . . .		11,917 75
		<hr/>
Gross cash income, . . . . .		\$349,081 08

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$321,230 35	
Deduct salvage and reinsurance, . . . . .	13,349 39	
Net cash paid for fire losses, . . . . .	— — —	\$307,880 96
Cash paid for commissions and brokerage, . . . . .		50,612 49
for salaries of officers and employees, . . . . .		31,700 00
for State and local taxes, . . . . .		12,911 34
for incidentals, . . . . .		22,488 54
		<hr/>
Gross cash expenditures, . . . . .		\$425,593 33

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$38,222,244 00	\$133,716 89
written during 1884, . . . . .	34,255,937 00	423,926 31
	<hr/>	<hr/>
Total, . . . . .	\$72,478,181 00	\$857,643 20
Deduct risks expired and terminated, . . .	40,194,920 00	505,057 62
	<hr/>	<hr/>
In force at end of year, . . . . .	\$32,283,261 00	\$352,585 58
Deduct amount reinsured, . . . . .	994,009 00	8,811 72
	<hr/>	<hr/>
Net amount in force, . . . . .	\$31,289,252 00	\$343,773 86

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$289,316 25
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UNITED STATES BRANCH OF THE NORTH BRITISH AND  
MERCANTILE INSURANCE COMPANY, LONDON AND EDIN-  
BURGH, G. B.

CHARLES E. WHITE AND SAMUEL P. BLAGDEN, *Managers.*

*Office, No. 54 William Street, New York.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$1,681,000 00	\$1,999,102 50
N. Y. Central and H. R. R. R. bonds, . . . . .	500,000 00	660,000 00
New York county bonds, . . . . .	31,000 00	42,500 00

	Par value.	Market value.
New York city bonds, . . . . .	\$18,000 00	\$24,460 00
South Carolina (Brown) bonds, . . . . .	12,500 00	13,625 00
Alabama bonds, . . . . .	10,000 00	8,500 00
Tennessee bonds, . . . . .	25,124 80	10,877 42
Virginia bonds, . . . . .	64,966 67	24,270 00
	<hr/>	<hr/>
	\$2,342,591 47	\$2,783,334 92

## SUMMARY OF ASSETS, DEC. 31, 1884.

Bonds, as per schedule, . . . . .	\$2,783,334 92	
Cash in the office of the company, . . . . .	2,070 03	
deposited in banks, . . . . .	273,761 56	
Interest due and accrued, . . . . .	35,898 00	
Premiums in course of collection (gross), . . . . .	205,644 81	
Notes taken for fire risks, . . . . .	554 50	
Due for reinsurance, . . . . .	483 79	
Gross assets, . . . . .	<hr/>	\$3,301,747 61
Deduct special deposits in other States, . . . . .	288,452 50	
	<hr/>	
Balance, . . . . .		\$3,013,295 11

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$67,424 70	
claimed and reported, . . . . .	81,156 31	
disputed or resisted, . . . . .	30,798 96	
Unearned premiums on outstanding risks, . . . . .	1,153,063 35	
Commissions and brokerage, . . . . .	25,628 44	
Return premiums, . . . . .	17,447 38	
All other liabilities, . . . . .	1,672 60	
	<hr/>	
Gross liabilities, . . . . .	\$1,377,191 74	
Deduct liabilities on special deposits, . . . . .	129,995 00	
	<hr/>	1,247,196 74
		<hr/>
Surplus, . . . . .		\$1,766,098 37

## INCOME.

Cash received for fire premiums, . . . . .	\$1,841,422 46	
Deduct reinsurance and return premiums, . . . . .	312,241 11	
Net cash received for fire premiums, . . . . .	<hr/>	\$1,529,181 35
Interest and dividends received from all sources, . . . . .	121,904 12	
	<hr/>	
Gross cash income, . . . . .		\$1,651,085 47



## EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$1,034,179 71
Cash paid for commissions and brokerage, . . . . .	253,894 67
for salaries of officers and employees, . . . . .	151,334 05
for State and local taxes, . . . . .	40,390 38
for incidentals, . . . . .	72,382 11
Gross cash expenditures, . . . . .	<u>\$1,552,180 92</u>

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$251,390,268 00	\$2,307,079 52
written during 1884, . . . . .	220,025,598 00	1,928,766 27
Total, . . . . .	<u>\$471,415,866 00</u>	<u>\$4,235,845 79</u>
Deduct risks expired and terminated, . . . . .	238,111,352 00	1,970,504 85
In force at end of year, . . . . .	<u>\$233,304,514 00</u>	<u>\$2,265,340 94</u>

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$1,056,972 60
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UNITED STATES BRANCH OF THE NORTHERN ASSUR-  
ANCE COMPANY, LONDON, ENGLAND.HENRY H. HALL, *Resident Manager.**Office, No. 25 Pine Street, New York.*

## DETAILED STATEMENT OF BONDS.

	Par value.	Market value.
United States bonds, . . . . .	\$687,150 00	\$831,199 82
Boston city bonds, . . . . .	128,000 00	139,565 00
St. Louis city bonds, . . . . .	40,000 00	42,600 00
Providence city bonds, . . . . .	51,250 00	55,350 00
Massachusetts State bonds, . . . . .	88,800 00	93,240 00
	<u>\$995,200 00</u>	<u>\$1,161,954 82</u>

## SUMMARY OF ASSETS, DEC. 31, 1884.

Bonds, as per schedule, . . . . .	\$1,161,954 82
Cash in the office of the company, . . . . .	2,266 72
deposited in bank, . . . . .	36,806 35
Premiums in course of collection (gross), . . . . .	93,498 68
Gross assets, . . . . .	<u>\$1,294,526 57</u>
Deduct special deposits in other States, . . . . .	286,088 00
Balance, . . . . .	<u>\$1,008,438 57</u>

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$26,884 59	
claimed and reported, . . . . .	41,425 40	
disputed or resisted, . . . . .	20,830 37	
Unearned premiums on outstanding risks, .	471,131 27	
Due and accrued for rent, salaries, etc., .	604 96	
Commissions and brokerage, . . . . .	13,367 39	
	<hr/>	
Gross liabilities, . . . . .	\$574,243 98	
Deduct liabilities on special deposits, . .	63,533 28	
	<hr/>	\$510,710 70
Surplus, . . . . .		\$497,727 87

## INCOME.

Cash received for fire premiums, . . . .	\$955,063 26	
Deduct reinsurance and return premiums, .	153,873 20	
Net cash received for fire premiums, . . .	<hr/>	\$801,190 06
Interest and dividends received from all sources, . . .		40,841 00
	<hr/>	
Gross cash income, . . . . .		\$842,031 06

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$542,176 13	
Deduct salvage and reinsurance, . . . .	13,755 81	
Net cash paid for fire losses, . . . . .	<hr/>	\$528,420 32
Cash paid for commissions and brokerage, . . . . .		129,945 41
for salaries of officers and employees, . . . . .		63,305 02
for State and local taxes, . . . . .		23,703 73
for incidentals, . . . . .		69,058 92
	<hr/>	
Gross cash expenditures, . . . . .		\$814,433 40

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . .	\$67,165,493 00	\$747,803 61
written during 1884, . . . . .	83,240,820 00	962,700 23
	<hr/>	<hr/>
Total, . . . . .	\$150,406,313 00	\$1,710,503 84
Deduct risks expired and terminated, . .	72,955,481 00	792,930 40
	<hr/>	<hr/>
In force at end of year, . . . . .	\$77,450,832 00	\$917,573 44
Deduct amount reinsured, . . . . .	1,139,909 00	11,207 56
	<hr/>	<hr/>
Net amount in force, . . . . .	\$76,310,923 00	\$906,365 88

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$519,858 46
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UNITED STATES BRANCH OF THE NORWICH UNION FIRE  
INSURANCE SOCIETY, NORWICH, ENGLAND.

J. MONTGOMERY HARE, *Resident Manager.*

*Office, No. 67 Wall Street, New York.*

DETAILED STATEMENT OF BONDS.

	Par value.	Market value.
United States bonds, . . . . .	\$545,000 00	\$665,581 25
New York city bonds, . . . . .	162,000 00	198,730 00
N. Y. Cent. and Hud. Riv. R. R. bonds, . . . . .	75,000 00	99,375 00
	<hr/>	<hr/>
	\$782,000 00	\$963,686 25

SUMMARY OF ASSETS, DEC. 31, 1884.

Bonds, as per schedule, . . . . .	\$963,686 25	
Cash in the office of the company, . . . . .	924 69	
deposited in bank, . . . . .	114,458 39	
Interest due and accrued, . . . . .	10,606 67	
Premiums in course of collection (gross), . . . . .	25,146 20	
Reinsurance, . . . . .	9,997 56	
Gross assets, . . . . .	<hr/>	\$1,124,819 76
Deduct special deposits in other States, . . . . .	. . . . .	254,020 00
		<hr/>
Balance, . . . . .		\$870,799 76

LIABILITIES.

Total amount of losses, . . . . .	\$84,165 17	
Less reinsurance, . . . . .	10,388 54	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$73,776 63	
Unearned premiums on outstanding risks, . . . . .	446,890 90	
Commissions, brokerage, etc., . . . . .	2,195 36	
	<hr/>	
Gross liabilities, . . . . .	\$522,862 89	
Deduct liabilities on special deposits, . . . . .	68,022 00	
	<hr/>	454,840 89
		<hr/>
Surplus, . . . . .		\$415,958 87

INCOME.

Cash received for fire premiums, . . . . .	\$903,399 92	
Deduct reinsurance and return premiums, . . . . .	175,806 96	
Net cash received for fire premiums, . . . . .	<hr/>	\$727,592 96
Interest and dividends received from all sources, . . . . .	. . . . .	30,131 39
		<hr/>
Gross cash income, . . . . .		\$757,724 35

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$531,650 15	
Deduct salvage and reinsurance, . . . . .	29,200 27	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$502,449 88
Cash paid for commissions and brokerage, . . . . .		121,554 44
for salaries of officers and employees, . . . . .		62,874 60
for State and local taxes, . . . . .		16,470 85
for incidentals, . . . . .		<u>43,191 03</u>
Gross cash expenditures, . . . . .		\$746,510 80

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$81,033,037 00	\$793,815 95
written during 1884, . . . . .	94,148,247 00	905,832 50
Total, . . . . .	<u>\$175,181,284 00</u>	<u>\$1,699,648 45</u>
Deduct risks expired and terminated, . . . . .	86,152,620 00	811,941 60
In force at end of year, . . . . .	<u>\$89,028,664 00</u>	<u>\$887,706 85</u>
Deduct amount reinsured, . . . . .	3,654,474 00	42,074 41
Net amount in force, . . . . .	<u>\$85,374,190 00</u>	<u>\$845,632 44</u>

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$491,806 00
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## UNITED STATES BRANCH OF THE PHOENIX ASSURANCE COMPANY, LONDON, ENGLAND.

ALEXANDER D. IRVING, *Manager*.*Office, No. 67 Wall Street, New York.*

## SUMMARY OF ASSETS, DEC. 31, 1884.

United States bonds, . . . . .	\$1,276,362 50
Cash deposited in bank, . . . . .	132,748 41
Interest due and accrued, . . . . .	8,280 00
Premiums in course of collection (gross), . . . . .	86,035 09
Gross assets, . . . . .	<u>\$1,503,476 00</u>
Deduct special deposits in other States, . . . . .	250,100 00
Balance, . . . . .	<u>\$1,253,376 00</u>

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$40,421 00	
claimed and reported, . . . . .	152,036 00	
disputed or resisted, . . . . .	7,500 00	
	<hr/>	
Total amount of losses, . . . . .	\$199,957 00	
Less reinsurance, . . . . .	26,544 00	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$173,413 00	
Unearned premiums on outstanding risks, . . . . .	869,688 43	
	<hr/>	
Gross liabilities, . . . . .	\$1,043,101 43	
Deduct liabilities on special deposits, . . . . .	92,919 95	
	<hr/>	\$950,181 48
Surplus, . . . . .		\$303,194 52

## INCOME.

Cash received for fire premiums, . . . . .	\$1,601,187 49	
Deduct reinsurance and return premiums, . . . . .	373,376 12	
Net cash received for fire premiums, . . . . .	<hr/>	\$1,227,811 37
Interest and dividends received from all sources, . . . . .	43,605 00	
	<hr/>	
Gross cash income, . . . . .		\$1,271,416 37

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$990,632 00	
Deduct salvage and reinsurance, . . . . .	149,210 18	
Net cash paid for fire losses, . . . . .	<hr/>	\$841,421 82
Cash paid for commissions and brokerage, . . . . .	201,396 64	
for salaries of officers and employees, . . . . .	57,969 01	
for State and local taxes, . . . . .	38,752 86	
for incidentals, . . . . .	93,464 72	
	<hr/>	
Gross cash expenditures, . . . . .		\$1,233,005 05

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$156,884,357 00	\$1,480,194 26
written during 1884, . . . . .	181,789,277 00	1,575,940 55
	<hr/>	
Total, . . . . .	\$338,673,634 00	\$3,056,134 81
Deduct risks expired and terminated, . . . . .	151,610,779 00	1,350,005 85
	<hr/>	
In force at end of year, . . . . .	\$187,062,855 00	\$1,706,128 96
Deduct amount reinsured, . . . . .	14,966,760 00	112,615 21
	<hr/>	
Net amount in force, . . . . .	\$172,096,095 00	\$1,593,513 75

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$834,566 82
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UNITED STATES BRANCH OF THE QUEEN INSURANCE  
COMPANY, LIVERPOOL, ENGLAND.

JAMES A. MACDONALD, *Manager.*

*Office, No. 37 Wall Street, New York.*

DETAILED STATEMENT OF BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$856,300 00	\$1,036,161 70
N. Y., Lack. and Western Railroad bonds, .	100,000 00	109,139 39
Mississippi State bonds, . . . . .	20,000 00	20,000 00
Farmer's Loan and Trust Company stock,	10,000 00	40,000 00
	<hr/>	<hr/>
	\$986,300 00	\$1,205,301 09

SUMMARY OF ASSETS DEC. 31, 1884.

Cash value of unencumbered real estate, .	\$354,260 30	
Bonds, etc., as per schedule, . . . . .	1,205,301 09	
Cash in the office of the company, . . .	16,400 32	
deposited in bank, . . . . .	150,995 53	
Interest due and accrued, . . . . .	9,456 33	
Premiums in course of collection (gross), .	19,475 97	
Rents accrued; . . . . .	2,633 42	
Reinsurance, . . . . .	1,797 01	
Gross assets, . . . . .	<hr/>	\$1,760,319 97
Deduct special deposits in other States, .	. . . . .	342,968 75
		<hr/>
Balance, . . . . .		\$1,417,351 22

LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$53,019 92	
claimed and reported, . . . . .	87,532 04	
disputed or resisted, . . . . .	30,421 89	
	<hr/>	
Total amount of losses, . . . . .	\$170,973 85	
Less reinsurance, . . . . .	18,481 76	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$152,492 09	
Unearned premiums on outstanding risks, .	872,642 28	
Commissions and brokerage, . . . . .	3,273 34	
	<hr/>	
Gross liabilities, . . . . .	\$1,028,407 71	
Deduct liabilities on special deposits, .	140,876 88	
	<hr/>	887,530 83
		<hr/>
Surplus, . . . . .		\$529,820 39



## INCOME.

Cash received for fire premiums, . . .	\$1,535,005 07	
Deduct reinsurance and return premiums, .	360,866 17	
Net cash received for fire premiums, . . .	-----	\$1,174,138 90
Interest and dividends received from all sources, . . .		46,028 11
Income from rents, . . . . .		18,088 68
		<hr/>
Gross cash income, . . . . .		\$1,238,255 69

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$965,336 20	
Deduct salvage and reinsurance, . . . .	102,202 88	
Net cash paid for fire losses, . . . . .	-----	\$863,133 32
Cash paid for commissions and brokerage, . . . . .		155,535 38
for salaries of officers and employees, . . . . .		81,843 52
for State and local taxes, . . . . .		37,554 24
for incidentals, . . . . .		77,993 98
		<hr/>
Gross cash expenditures, . . . . .		\$1,216,060 44

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$146,660,223 00	\$1,586,538 45
written during 1884, . . . . .	149,358,689 00	1,538,896 11
	<hr/>	<hr/>
Total, . . . . .	\$296,018,912 00	\$3,125,434 56
Deduct risks expired and terminated, . . .	130,736,498 00	1,384,454 65
	<hr/>	<hr/>
In force at end of year, . . . . .	\$165,282,414 00	\$1,740,979 91
Deduct amount reinsured, . . . . .	8,139,511 00	91,090 13
	<hr/>	<hr/>
Net amount in force, . . . . .	\$157,142,903 00	\$1,649,889 78

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$888,302 87
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UNITED STATES BRANCH OF THE ROYAL INSURANCE  
COMPANY, LIVERPOOL, ENGLAND.

SCULL & BRADLEY, *Managers of New England Branch.*

*Office, No. 53 Devonshire Street, Boston.*

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . .	\$1,500,404 43
United States bonds, . . . . .	2,275,820 00
Cash in the office of the company, . . . .	5,015 79
deposited in bank, . . . . .	356,083 97

Interest due and accrued, . . . . .	\$48,100 00	
Premiums in course of collection (gross), .	253,553 97	
Rents due and accrued, . . . . .	619 58	
Reinsurance, . . . . .	5,176 25	
Premiums more than 3 mos. due, \$11,936 43	-	
Gross assets, . . . . .	<u>          </u>	\$4,444,773 99
Deduct special deposits in other States, . . . . .	299,000 00	
Balance, . . . . .		<u>          </u> \$4,145,773 99

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$22,262 45	
claimed and reported, . . . . .	323,155 70	
disputed or resisted, . . . . .	39,941 64	
Total amount of losses, . . . . .	<u>          </u>	\$385,359 79
Less reinsurance, . . . . .	96,933 00	
Net amount of unpaid losses, . . . . .	<u>          </u>	\$288,426 79
Unearned premiums on outstanding risks, .	1,856,632 70	
Reclaimable on perpetual fire policies, .	63,595 41	
Life and annuity reserve fund, . . . . .	134,000 00	
Due and accrued for rent, salaries, etc., .	1,048 11	
State and local taxes, . . . . .	15,341 50	
Commissions and brokerage, . . . . .	44,909 53	
Reinsurance, return premiums, etc., . . .	58,902 56	
Gross liabilities, . . . . .	<u>          </u>	\$2,462,856 60
Deduct liabilities on special deposits, . . .	214,505 28	
	<u>          </u>	2,248,351 32
Surplus, . . . . .		<u>          </u> \$1,897,422 67

## INCOME.

Cash received for fire premiums, . . . . .	\$3,217,855 52	
Deduct reinsurance and return premiums, .	692,970 25	
Net cash received for fire premiums, . . .	<u>          </u>	\$2,524,885 27
Interest and dividends received from all sources, . . .	103,943 89	
Income from rents, . . . . .	49,925 43	
Deposits received for perpetual fire risks, .	\$3,930 00	-
Gross cash income, . . . . .	<u>          </u>	\$2,678,754 59

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$1,821,884 24	
Deduct salvage and reinsurance, . . . . .	218,401 70	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$1,603,482 54
Cash paid for commissions and brokerage, . . . . .	460,583 18	
for salaries of officers and employees, . . . . .	142,863 08	

Cash paid for State and local taxes, . . . . .	\$55,209 65	
for incidentals, . . . . .	124,670 59	
Deposits returned on perpetual fire risks, . . . . .	\$1,182 28	-
Gross cash expenditures, . . . . .		\$2,386,809 04

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$357,678,279 00	\$3,427,803 30
written during 1884, . . . . .	356,068,207 00	3,230,938 59
Total, . . . . .	\$713,746,486 00	\$6,658,741 89
Deduct risks expired and terminated, . . . . .	320,815,429 00	2,786,140 36
In force at end of year, . . . . .	\$392,931,057 00	\$3,872,601 53
Deduct amount reinsured, . . . . .	40,196,663 00	298,403 99
Net amount in force, . . . . .	\$352,734,394 00	\$3,574,197 54
Perpetual risks (not included above), . . . . .	\$1,936,993 00	\$3,347 12

## MISCELLANEOUS.

Fire losses incurred during the year (estimated), . . . . .	\$1,693,188 00
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UNITED STATES BRANCH OF THE SCOTTISH UNION AND  
NATIONAL INSURANCE COMPANY, EDINBURGH, GREAT  
BRITAIN.M. BENNETT, Jr., *Manager*.*Office, No. 223 Asylum Street, Hartford, Conn.*

## DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$405,000 00	\$494,100 00
County of Middlesex bonds, . . . . .	50,000 00	57,875 00
City of Toronto bonds, . . . . .	61,185 00	64,798 00
Ontario Railway bonds, . . . . .	51,912 00	28,216 63
	\$568,097 00	\$644,989 63

## SUMMARY OF ASSETS, DEC. 31, 1884.

Loans on mortgage of real estate (first liens*), \$314,000 00
Stocks, bonds, etc., as per schedule, . . . . . 644,989 63
Cash in the office of the company, . . . . . 13,552 17
deposited in bank, . . . . . 77,347 17

\* Value of lands mortgaged, . . . . . \$335,000 00  
Value of buildings thereon, . . . . . 359,000 00  
Amount of insurance held as collateral, . . . . . 320,200 00

Premiums in course of collection (gross), .	\$61,077 45	
Reinsurance, . . . . .	3,580 26	
Gross assets, . . . . .	<u>          </u>	\$1,114,546 68
Deduct special deposits in other States, . . . . .		372,773 00
Balance, . . . . .		<u>\$741,773 68</u>

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$8,462 55	
claimed and reported, . . . . .	35,000 00	
disputed or resisted, . . . . .	5,000 00	
Unearned premiums on outstanding risks, . . . . .	215,726 22	
Commissions and brokerage, . . . . .	9,400 86	
	<u>          </u>	
Gross liabilities, . . . . .	\$273,589 63	
Deduct liabilities on special deposits, . . . . .	88,990 92	
	<u>          </u>	184,598 71
Surplus, . . . . .		<u>\$557,174 97</u>

## INCOME.

Cash received for fire premiums, . . . . .	\$687,528 27	
Deduct reinsurance and return premiums, . . . . .	324,471 25	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$363,057 02
Interest received on mortgages, . . . . .		15,349 47
and dividends received from all other sources, . . . . .		24,874 10
		<u>          </u>
Gross cash income, . . . . .		\$403,280 59

## EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$223,746 50	
Cash paid for commissions and brokerage, . . . . .	54,958 62	
for salaries of officers and employees, . . . . .	23,535 07	
for State and local taxes, . . . . .	12,201 84	
for incidentals, . . . . .	22,202 13	
	<u>          </u>	
Gross cash expenditures, . . . . .		\$336,644 16

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$36,409,603 00	\$415,558 99
written during 1884, . . . . .	59,319,680 00	676,705 93
Total, . . . . .	<u>\$95,729,283 00</u>	<u>\$1,092,264 92</u>
Deduct risks expired and terminated, . . . . .	45,213,519 00	502,172 19
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$50,515,764 00	\$590,092 73
Deduct amount reinsured, . . . . .	14,027,469 00	175,832 91
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$36,488,295 00	\$414,259 82

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$219,929 44
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UNITED STATES BRANCH OF THE SUN FIRE OFFICE  
COMPANY, LONDON, ENGLAND.

URI S. GILBERT, *Resident Manager.*

*Office, Watertown, New York.*

SUMMARY OF ASSETS DEC. 31, 1884.

Loans on mortgage of real estate (first liens*),	\$902,500 00	
Interest accrued thereon, . . . . .	7,808 33	
United States bonds, . . . . .	329,062 50	
Cash in the office of the company, . . . . .	9,641 20	
deposited in bank, . . . . .	24,040 96	
Interest due and accrued, . . . . .	2,804 98	
Premiums in course of collection (gross), . . . . .	190,242 01	
Notes taken for fire risks, . . . . .	11,832 99	
Gross assets,† . . . . .	<u>1,477,932 97</u>	
Deduct special deposits in other States, . . . . .	219,375 00	
	<u>          </u>	
Balance, . . . . .		\$1,258,557 97

LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$72,272 00	
claimed and reported, . . . . .	62,370 00	
disputed or resisted, . . . . .	18,119 00	
Unearned premiums on outstanding risks, . . . . .	1,062,494 06	
	<u>          </u>	
Gross liabilities, . . . . .	\$1,215,255 06	
Deduct liabilities on special deposits, . . . . .	111,456 71	
	<u>          </u>	1,103,798 35
	<u>          </u>	
Surplus, . . . . .		\$154,759 62

INCOME.

Cash received for fire premiums, . . . . .	\$1,454,380 35	
Deduct reinsurance and return premiums, . . . . .	234,420 83	
Net cash received for fire premiums, . . . . .	<u>          </u>	\$1,219,959 52
Interest received on mortgages, . . . . .		39,140 97
and dividends received from all other sources, . . . . .		11,933 14
	<u>          </u>	
Gross cash income, . . . . .		\$1,271,033 63

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* Value of lands mortgaged, . . . . .	\$1,016,000 00
Value of buildings thereon, . . . . .	497,000 00
Amount of insurance held as collateral, . . . . .	456,000 00

† Since Jan. 1, 1885, there has been transferred from the home office to the trustees in the United States, for additional protection to the policy holders, the sum of \$160,000 (par value) United States four per cent. bonds.

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$784,889 61	
Deduct salvage and reinsurance, . . . . .	1,976 70	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$782,912 91
Cash paid for commissions and brokerage, . . . . .		218,663 69
for salaries of officers and employees, . . . . .		86,304 39
for State and local taxes, . . . . .		36,103 30
for incidentals, . . . . .		118,802 37
		<u>          </u>
Gross cash expenditures, . . . . .		\$1,242,786 66

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$159,786,197 00	\$1,544,870 22
written during 1884, . . . . .	145,165,374 00	1,496,571 89
	<u>          </u>	<u>          </u>
Total, . . . . .	\$304,951,571 00	\$3,041,442 11
Deduct risks expired and terminated, . . . . .	106,040,872 00	1,072,447 60
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$198,910,699 00	\$1,968,994 51
Deduct amount reinsured, . . . . .	1,680,903 00	12,535 16
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$197,229,796 00	\$1,956,459 35

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$833,248 91
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UNITED STATES BRANCH OF THE THAMES AND MERSEY  
MARINE INSURANCE COMPANY (LIMITED), LIVERPOOL,  
ENGLAND.

A. J. MACDONALD, *Manager.*

*Office, No. 69 Wall Street, New York.*

## SUMMARY OF ASSETS, DEC. 31, 1884.

United States bonds, . . . . .	\$579,500 00	
Cash in the office of the company, . . . . .	194 88	
deposited in bank, . . . . .	10,658 60	
Premiums in course of collection (gross), . . . . .	33,890 26	
Notes taken for marine and inland risks, . . . . .	1,965 97	
Reinsurance and salvage, . . . . .	2,804 62	
Premiums more than 3 mos. due, . \$4,096 35		
	<u>          </u>	\$629,014 33
Deduct special deposits in other States, . . . . .		213,500 00
		<u>          </u>
Balance, . . . . .		\$415,514 33



## LIABILITIES.

Losses claimed and reported, . . .	\$80,632 00	
disputed or resisted, . . .	29,107 00	
	<hr/>	
Total amount of losses, . . .	\$109,739 00	
Less reinsurance, . . .	7,700 00	
	<hr/>	
Net amount of unpaid losses, . . .	\$102,039 00	
Unearned premiums on outstanding risks, .	27,645 24	
Commissions and brokerage, . . .	830 37	
Reinsurance, . . .	9,198 32	
Gross liabilities, . . .	<hr/>	\$139,712 93
		<hr/>
Surplus, . . .		\$275,801 40

## INCOME.

Cash rec'd for marine and inland premiums,	\$313,916 20	
Deduct reinsurance and return premiums, .	117,361 76	
Net cash rec'd for marine and inland prems, .	<hr/>	\$196,554 44
Interest and dividends received from all sources, . .		18,725 00
		<hr/>
Gross cash income, . . .		\$215,279 44

## EXPENDITURES.

Cash paid for marine and inland losses, .	\$243,302 28	
Deduct salvage and reinsurance, . . .	21,985 07	
Net cash paid for marine and inland losses, .	<hr/>	\$221,317 21
Cash paid for commissions and brokerage, . . .		26,088 70
for salaries of officers and employees, . . .		12,888 16
for State and local taxes, . . .		5,566 00
for incidentals, . . .		14,088 05
		<hr/>
Gross cash expenditures, . . .		\$279,948 12

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1883, .	\$3,563,614 00	\$58,415 75
written during 1884, . . .	39,257,675 00	321,565 47
	<hr/>	<hr/>
Total, . . .	\$42,821,289 00	\$379,981 22
Deduct risks expired and terminated, .	40,338,521 00	352,335 98
	<hr/>	<hr/>
In force at end of year, . . .	\$2,482,768 00	\$27,645 24

## MISCELLANEOUS.

Marine and inl'd losses incurred dur'g the year (estim'd),	\$189,806 00
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UNITED STATES BRANCH OF THE TRANSATLANTIC FIRE  
INSURANCE COMPANY, HAMBURG, GERMANY.E. HARBERS, *Resident Manager.**Office, No. 62 Liberty Street, New York.*

## SUMMARY OF ASSETS DEC. 31, 1884.

United States bonds, . . . . .	\$399,750 00	
Cash deposited in bank, . . . . .	66,907 93	
Premiums in course of collection (net), . . . . .	19,800 44	
more than 3 mos. due, . . . . .	\$726 40	
Gross assets, . . . . .	<hr/>	\$486,458 37
Deduct special deposits in other States, . . . . .		123,000 00
		<hr/>
Balance, . . . . .		\$363,458 37

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$15,231 32	
claimed and reported, . . . . .	11,433 00	
Unearned premiums on outstanding risks, . . . . .	142,349 22	
	<hr/>	
Gross liabilities, . . . . .	\$169,013 54	
Deduct liabilities on special deposits, . . . . .	13,589 90	
	<hr/>	155,423 64
		<hr/>
Surplus, . . . . .		\$208,034 73

## INCOME.

Cash received for fire premiums, . . . . .	\$289,956 35	
Deduct reinsurance and return premiums, . . . . .	32,807 37	
Net cash received for fire premiums, . . . . .	<hr/>	\$257,148 98
Interest and dividends received from all sources, . . . . .		14,216 10
		<hr/>
Gross cash income, . . . . .		\$271,365 08

## EXPENDITURES.

Net cash paid for fire losses, . . . . .	\$148,720 70	
Cash paid for commissions and brokerage, . . . . .	53,967 28	
for salaries of officers and employees, . . . . .	12,601 91	
for State and local taxes, . . . . .	5,686 23	
for incidentals, . . . . .	16,673 45	
	<hr/>	
Gross cash expenditures, . . . . .		\$237,649 57

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . .	\$22,311,840 00	\$269,145 63
written during 1884, . . .	22,636,936 00	289,305 41
Total, . . . . .	\$44,948,776 00	\$558,451 04
Deduct risks expired and terminated, . . .	23,325,112 00	280,471 95
In force at end of year, . . . . .	\$21,623,664 00	\$277,979 09

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$130,307 00
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## UNITED STATES BRANCH OF THE UNION MARINE INSURANCE COMPANY (LIMITED), LIVERPOOL, ENG.

ENDICOTT AND MACOMBER, } *Attorneys, Boston.*  
 G. WINTHROP COFFIN, }

## SUMMARY OF ASSETS, DEC. 31, 1884.

United States bonds, . . . . .	\$365,625 00	
Cash deposited in bank, . . . . .	2,282 94	
Interest due and accrued, . . . . .	3,000 00	
Premiums in course of collection (gross), . . .	54,831 19	
Notes taken for marine and inland risks, . . .	1,272 89	
Reinsurance, . . . . .	55 00	
Gross assets, . . . . .		\$427,067 02

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$23,200 00	
claimed and reported, . . . . .	20,167 70	
Unearned premiums on outstanding risks, . . .	53,544 95	
Due and accrued for rent, salaries, etc., . . .	2,819 57	
Commissions and brokerage, . . . . .	2,803 71	
Reinsurance, . . . . .	23 91	
Gross liabilities, . . . . .		102,559 84
Surplus, . . . . .		\$324,507 18

## INCOME.

Cash rec'd for marine and inl'd prem's, . . .	\$390,656 32	
Deduct reinsurance and return premiums, . . .	95,837 49	
Net cash rec'd for marine and inl'd prem's, . . .		\$294,818 83
Interest and dividends received from all sources, . . .		12,000 33
Income from all other sources, . . . . .		10,459 24
Gross cash income, . . . . .		\$317,278 40

## EXPENDITURES.

Cash paid for marine and inland losses, . . .	\$79,956 13	
Deduct salvage and reinsurance, . . .	19,806 96	
Net cash paid for marine and inl'd losses, . . .	—————	\$60,149 17
Cash paid for commissions and brokerage, . . .	. . .	32,353 95
for State and local taxes, . . .	. . .	6,091 98
for incidentals, . . .	. . .	5,992 37
Gross cash expenditures, . . .	. . .	\$104,587 47

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1883, . . .	\$2,164,425 00	\$21,938 94
written during 1884, . . .	49,887,380 00	408,728 10
Total, . . .	\$52,051,805 00	\$430,667 04
Deduct risks expired and terminated, . . .	47,310,390 00	366,222 39
In force at end of year, . . .	\$1,741,415 00	\$64,444 65
Deduct amount reinsured, . . .	932,199 00	16,899 70
Net amount in force, . . .	\$3,809,216 00	\$53,544 95

## MISCELLANEOUS.

Marine and inland losses incurred during the year, . . .	\$84,306 03
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## UNITED STATES BRANCH OF THE UNITED FIRE REINSURANCE COMPANY (LIMITED), MANCHESTER, ENG.

WILLIAM WOOD, *Manager.**Office, No. 28 Nassau Street, New York.*

## DETAILED STATEMENT OF BONDS.

	Par value.	Market value.
United States bonds, . . .	\$350,000 00	\$427,000 00
Missouri Pacific Railroad bonds, . . .	50,000 00	57,000 00
New York Elevated Railroad bonds, . . .	50,000 00	60,000 00
St. Louis and Iron Mountain R.R. bonds, . . .	50,000 00	52,500 00
Chic , Mil. and St. Paul Railroad bonds, . . .	50,000 00	53,500 00
	\$550,000 00	\$650,000 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Irving Insurance Company stock, . . .	\$16,000 00	\$10,000 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Bonds, as per schedule, . . .	\$650,000 00
Loans on collateral security, as per schedule, . . .	10,000 00

Cash in the office of the company, . . .	\$1,852 66	
deposited in bank, . . . . .	80,421 88	
Interest due and accrued, . . . . .	8,650 00	
Premiums in course of collection (gross), .	105,727 20	
Gross assets, . . . . .	<u>          </u>	\$856,651 74

## LIABILITIES.

Losses adjusted, unpaid, . . . . .	\$168,571 49	
Less reinsurance, . . . . .	37,861 36	
Net amount of unpaid losses, . . . . .	<u>130,710 13</u>	
Unearned premiums on outstanding risks, .	381,796 22	
Commissions and brokerage, . . . . .	38,700 00	
Return premiums, . . . . .	8,000 00	
Overdraft, . . . . .	18,000 00	
Gross liabilities, . . . . .	<u>577,206 35</u>	
Surplus, . . . . .		\$279,445 39

## INCOME.

Cash received for fire premiums, . . .	\$1,213,351 95	
Deduct reinsurance and return premiums, .	338,921 84	
Net cash received for fire premiums, . .	<u>874,430 11</u>	
Interest and dividends received from all sources, . .	30,983 12	
Gross cash income, . . . . .		\$905,413 23

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$1,110,813 27	
Deduct salvage and reinsurance, . . . .	237,737 38	
Net cash paid for fire losses, . . . . .	<u>873,075 89</u>	
Cash paid for commissions and brokerage, . . . . .	224,735 70	
for salaries of officers and employees, . . . .	64,080 33	
for incidentals, . . . . .	20,000 00	
Gross cash expenditures, . . . . .		\$1,181,891 92

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Sept. 1, 1884, . .	\$65,066,123 00	\$616,018 13
written since Sept. 1, . . . . .	35,660,203 00	363,385 04
Total, . . . . .	<u>\$100,726,326 00</u>	<u>\$979,403 17</u>
Deduct risks expired and terminated since Sept. 1, . . . . .	37,776,486 00	239,315 78
In force at end of year, . . . . .	<u>\$62,949,840 00</u>	<u>\$740,087 39</u>

## MISCELLANEOUS.

Fire losses incurred during the year (estimated), . . \$1,041,647 00

UNITED STATES BRANCH OF THE WESTERN ASSURANCE  
COMPANY, TORONTO, CANADA.

GEORGE O. CARPENTER, *New England Agent.*

*Office, No. 13 Central Street, Boston, Mass.*

## DETAILED STATEMENT OF BONDS.

	Par value.	Market value.
United States bonds, . . . . .	\$176,000 00	\$553,720 00
Georgia state bonds, . . . . .	25,000 00	27,000 00
	<hr/>	<hr/>
	\$501,000 00	\$580,720 00

## SUMMARY OF ASSETS, DEC. 31, 1884.

Bonds, as per schedule, . . . . .	\$580,720 00	
Cash deposited in bank, . . . . .	189,200 46	
Premiums in course of collection (gross), . . . . .	89,200 56	
Notes taken for marine and inland risks, . . . . .	5,310 32	
Mississippi deposit, . . . . .	15,000 00	
Office furniture, . . . . . \$1,863 13		
Gross assets, . . . . .	<hr/>	\$879,431 34
Deduct special deposits in other States, . . . . .		224,600 00
		<hr/>
Balance, . . . . .		\$654,831 34

## LIABILITIES.

Losses unpaid, . . . . .	\$91,140 07	
disputed or resisted, . . . . .	500 00	
	<hr/>	
Total amount of losses, . . . . .	\$91,640 07	
Less reinsurance, . . . . .	6,889 58	
	<hr/>	
Net amount of unpaid losses, . . . . .	\$84,750 49	
Unearned premiums on outstanding risks, . . . . .	470,453 47	
Commissions and brokerage, . . . . .	13,380 07	
	<hr/>	
Gross liabilities, . . . . .	\$568,584 03	
Deduct liabilities on special deposits, . . . . .	104,651 93	
	<hr/>	463,932 10
		<hr/>
Surplus, . . . . .		\$190,899 24



## INCOME.

Cash received for fire premiums, . . .	\$1,095,291 59	
Deduct reinsurance and return premiums, . .	210,936 61	
Net cash received for fire premiums, . . .	<u>          </u>	\$884,354 98
Cash rec'd for marine and inland premiums, .	\$83,767 89	
Deduct reinsurance and return premiums, . .	11,473 69	
Net cash rec'd for marine and inl'd prem's, .	<u>          </u>	72,294 20
Interest and dividends received from all sources, . . .		32,795 11
		<u>          </u>
Gross cash income, . . . . .		\$989,444 29

## EXPENDITURES.

Cash paid for fire losses, . . . . .	\$731,992 35	
Deduct salvage and reinsurance, . . . . .	29,017 44	
Net cash paid for fire losses, . . . . .	<u>          </u>	\$702,974 91
Net cash paid for marine and inland losses, . . . . .		33,705 57
Cash paid for commissions and brokerage, . . . . .		175,209 83
for salaries of officers and employees, . . . . .		24,300 00
for State and local taxes, . . . . .		22,044 03
for incidentals, . . . . .		67,462 82
		<u>          </u>
Gross cash expenditures, . . . . .		\$1,025,697 16

## RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1883, . . . . .	\$66,243,751 00	\$947,705 30
written during 1884, . . . . .	72,564,136 00	1,086,043 14
	<u>          </u>	<u>          </u>
Total, . . . . .	\$138,807,887 00	\$2,033,748 44
Deduct risks expired and terminated, . . . . .	70,617,052 00	1,078,701 01
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$68,190,835 00	\$955,047 43
Deduct amount reinsured, . . . . .	3,246,761 00	48,738 19
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$64,944,074 00	\$906,309 24
Marine risks outstanding Dec. 31, 1883, . . . . .	\$381,275 00	\$5,486 81
written during 1884, . . . . .	10,491,427 00	85,320 46
	<u>          </u>	<u>          </u>
Total, . . . . .	\$10,872,702 00	\$90,807 27
Deduct risks expired and terminated, . . . . .	10,088,308 00	76,222 58
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$784,394 00	\$14,584 69
Deduct amount reinsured, . . . . .	7,236 00	836 80
	<u>          </u>	<u>          </u>
Net amount in force, . . . . .	\$777,158 00	\$13,747 89

## MISCELLANEOUS.

Fire losses incurred during the year, . . . . .	\$689,230 28
Marine and inland losses incurred during the year, . . . . .	46,223 57

## AGGREGATE.

Gross present assets,* . . . . .	\$33,829,477
Gross present liabilities,† . . . . .	\$18,940,772
INCOME.	
Net cash received for fire premiums, . . . . .	\$24,762,061
Net cash received for marine premiums, . . . . .	1,410,886
Interest received from all sources, . . . . .	1,193,084
Income from all other sources, . . . . .	161,275
Total income, . . . . .	\$27,527,306
EXPENDITURES.	
Net cash paid for fire losses, . . . . .	\$16,989,047
Net cash paid for marine losses, . . . . .	484,629
Cash paid for commissions and brokerage, . . . . .	4,432,803
for salaries of officers and employees, . . . . .	1,832,845
for State and local taxes, . . . . .	635,326
for all other items, . . . . .	1,416,084
Total expenditures, . . . . .	\$25,790,734
RISKS AND PREMIUMS.	
Fire risks written during the year, . . . . .	\$3,066,602,902
Premiums thereon, . . . . .	30,541,325
Marine risks written during the year, . . . . .	228,628,013
Premiums thereon, . . . . .	1,904,424
Fire risks terminated, . . . . .	2,844,860,911
Marine risks terminated, . . . . .	228,185,061
Fire risks outstanding at end of year, . . . . .	3,030,190,721
Marine risks outstanding at end of year, . . . . .	23,988,236
Fire losses incurred during the year, . . . . .	17,068,057
Marine losses incurred during the year, . . . . .	1,048,777

\* Immediately available for the payment of losses in this State.

† Not including liabilities in States wherein special deposits have been made.



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FOREIGN FIRE AND MARINE  
INSURANCE COMPANIES.

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## FOREIGN FIRE AND MARINE INSURANCE COMPANIES.

ABSTRACT OF HOME STATEMENTS FOR THE YEAR ENDING DEC. 31, 1883.

COMPANY.	Location.	Authorized Capital.	Paid-up Capital.	Assets.	Liabilities.	Surplus.	Income.	Expenditures.
British and Foreign Marine, . . . .	Liverpool, .	\$4,820,000	\$964,000	\$4,351,587	\$649,815	\$3,701,772	\$1,937,590	\$1,737,722
City of London, . .	London, .	10,000,000	1,000,000	1,620,119	771,533	848,586	1,187,017	1,177,457
Commercial Union, .	London, .	12,500,000	1,250,000	11,285,774	6,887,456	4,398,318	5,731,574	5,723,984
Guardian Assurance, .	London, .	10,000,000	5,000,000	19,794,699	12,648,328	7,146,371	2,174,380	1,935,656
Hamburg-Bremen, .	Hamburg, .	1,500,000	300,000	1,364,441	779,687	584,754	518,844	558,489
Imperial, . . . .	London, .	8,000,000	3,500,000	9,206,427	2,374,682	6,831,745	4,262,565	4,009,529
Lancashire, . . . .	Manchester, .	15,000,000	1,364,540	6,856,449	5,189,056	1,667,393	2,962,640	3,369,161
Liverpool and London and Globe, . . .	Liverpool, .	10,000,000	1,228,200	36,875,363	27,832,139	9,043,224	7,021,405	6,186,264
London Assurance, .	London, .	£448,275	£448,275	£3,306,796	£2,176,014	£1,130,782	£804,215	£793,526
London and Lancashire, .	London, .	\$9,260,000	\$926,000	\$2,764,870	\$1,413,581	\$1,351,289	\$2,619,262	\$2,537,028
North British and Mercantile, . . . .	London, .	15,000,000	2,888,687	12,829,217	3,101,126	9,728,091	5,935,736	5,812,908

Northern Assurance,	London, .	15,000,000	1,500,000	15,225,422	10,819,621	4,405,801	4,249,611	3,725,673
Norwich Union, .	Norwich, .	5,500,000	660,000	3,656,007	1,276,717	2,379,290	2,821,981	2,921,306
Phoenix Assurance,	London, .	359,594	359,594	5,723,874	2,474,110	3,249,764	4,021,139	4,097,675
Queen, . . . .	Liverpool, .	9,700,000	873,170	5,552,280	4,211,013	1,341,267	3,092,690	2,889,672
Royal, . . . .	Liverpool, .	10,000,000	1,447,725	28,507,993	18,798,884	9,709,109	5,399,819	5,034,796
Thames and Mersey Marine, .	London, .	10,000,000	1,000,000	5,501,654	1,720,232	3,781,422	1,847,058	1,901,234
Transatlantic, . .	Hamburg, .	1,500,000	300,000	1,088,016	560,632	527,384	436,281	408,128
Union Marine, . .	Liverpool, .	4,120,000	711,200	1,925,237	504,828	1,420,409	1,004,457	968,365





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TAX RETURN

OF

AGENTS OF INSURANCE COMPANIES

OF OTHER STATES AND COUNTRIES

(EXCEPTING LIFE AND ACCIDENT COMPANIES),

FOR THE YEAR ENDING OCT. 31, 1884, AS RETURNED TO AND COM-  
PILED BY THE TAX COMMISSIONER.

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EVERY AGENT of any insurance company not incorporated in the Commonwealth is required by law to procure from the Insurance Commissioner a CERTIFICATE OF AUTHORITY for each company for which he proposes to act. The certificate specifies the name of the Agent, and also the name of the company for which he is authorized to act. It expires, and must be renewed, on the first day of April in each year.

To guard against the impositions of fraudulent companies and dishonest agents, the Commissioner deems it his duty to advise that parties solicited to insure in any company not chartered in this State, *should decline to deal with any person not holding the Commissioner's Certificate of Authority, or to insure in any company not named in the Certificate.*

NAME OF COMPANY AND AGENTS.			Location and Residence.		Amount Insured.	Premiums Received.	Tax.
ÆTNA INSURANCE Co.,	.	.	Hartford, Conn.	.	\$109,622 34	\$1,217 49	\$24 35
Adams, Coleman S.,	.	.	Framingham, .	.	67,400 00	999 21	19 98
Alden, Jared F.,	.	.	Middleborough,	.	132,119 05	1,507 08	30 14
Alley, E. R. & Co.,	.	.	Marlborough, .	.	77,350 00	862 65	17 25
Brown, I. J.,	.	.	Hyde Park, .	.	26,300 00	287 00	5 74
Brown, Samuel W.,	.	.	Concord, .	.	320,760 00	3,403 73	68 07
Carter, Sylvester B.,	.	.	Newburyport, .	.	51,078 00	522 51	10 45
Chaffee, J. C.,	.	.	Lee, .	.	335,615 33	3,564 79	71 30
Church, H. C. & Son, .	.	.	Lowell, .	.	11,150 00	125 88	2 52
Cogswell, Theodore F.,	.	.	Ipswich, .	.	47,650 00	679 25	13 58
Craig & Bemis, .	.	.	Spencer, .	.	21,510 00	258 57	5 17
Danforth, Keyes,	.	.	Williamstown,	.	41,685 89	678 27	13 57
Davis, James F.,	.	.	Barre, .	.	80,140 00	904 31	18 09
Dewey & Wright,	.	.	Great Barrington,	.	15,750 00	227 50	4 55
Dudley & Andrews, *	.	.	Monson, .	.	86,580 00	956 41	19 13
Dunham, Henry J.,	.	.	Stockbridge, .	.	14,500 00	155 50	3 11
Edgell, Charles N.,	.	.	Gardner, .	.			

Ely, George W.,	Palmer, . . .	78,250 00	860 22	17 20
Fairbairn, John R.,	East Cambridge,	99,329 00	1,791 36	35 83
Fairbanks, John W.,	Westborough, .	69,900 00	928 20	18 56
Fisher, M. M.,	Medway, . . .	82,197 00	1,075 38	21 51
Fiske, George B.,	Holliston, . .	75,858 33	1,015 00	20 30
Forbush, James M.,	Natick, . . .	88,900 00	1,278 06	25 56
Francis L. M.,	Hinsdale, . .	53,065 00	631 68	12 63
Gifford, James, .	Provincetown, .	41,575 00	489 66	9 79
Goodell, W. S.,†	Haverhill, . .	215,850 00	2,624 15	52 48
Goodell, W. S., & Son,†	Haverhill, . .	172,500 00	2,276 92	45 54
Goodwin, J. Otis,	Medford, . . .	23,485 00	269 20	5 38
Gordon, William R.,	Beverly, . . .	32,750 00	304 63	6 09
Greenwood, S. A.,	Winchendon, .	13,000 00	204 13	4 08
Hall, John T.,	Plymouth, . .	61,625 00	869 55	17 39
Hamilton, Andrew J.,	Athol, . . .	207,525 00	2,550 42	51 01
Hardwick, John, & Co.,	Quincy, . . .	65,400 00	820 32	16 41
Hayward, E. H.,	Ayer, . . .	64,840 00	653 73	13 07
Hodges, Charles W.,	Foxborough, .	14,269 00	141 27	2 83
Howland, Charles W.,	Rockland, . .	45,900 00	609 81	12 20
Howland, Isaac C.,	Abington, . .	82,450 00	749 46	14 99
Hovt, G. & J. F.,	Shelburne Falls,	32,200 00	358 00	7 16
Hyde, James F. C.,	Newton, . . .	131,275 00	1,133 29	22 67
Ingraham, W. H.,	Watertown, . .	98,948 67	1,193 17	23 86
Jennings, Albert,	Wellesley, . .	172,420 00	1,570 99	31 42
Johnson, C. B.,	Easthampton, .	40,800 00	363 79	7 27
Johnson, R. B.,	Holyoke, . . .	290,598 10	2,792 61	55 85
Johnson, Waldo,	Webster, . . .	69,937 50	817 21	16 34
Kendall, Isaac B.,	Charlestown, .	45,520 00	353 86	7 08
Kimball, John G.,	Nashua, N. H.,	4,850 00	131 67	2 63
Ladd Bros. & Co.,	Springfield, .	891,357 00	8,469 52	169 39

† From April 1, 1884.

\* To April 1, 1884.

\* November, 1883, to March, 1884.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Lane, Otis, . . . . .	Ware, . . . . .	\$52,025 00	\$583 00	\$11 66
Loring, E. Bradley, . . . . .	Hingham, . . . . .	48,195 00	511 75	10 23
Lyman, Herbert, . . . . .	Westfield, . . . . .	281,090 00	3,676 88	73 54
Lyons, Samuel J., . . . . .	Greenfield, . . . . .	404,451 78	4,224 74	84 49
Mansfield, J. D., . . . . .	Wakefield, . . . . .	51,725 00	424 54	8 49
McCann, James A., & Co., . . . . .	Chelsea, . . . . .	23,720 00	353 39	7 07
Mercer & Whittemore, . . . . .	Boston, . . . . .	3,277,360 75	27,935 58	558 71
Merrill, Charles, . . . . .	Malden, . . . . .	102,850 00	964 62	19 29
Meserve, Clement, . . . . .	Hopkinton, . . . . .	56,475 00	659 21	13 18
Morris & Farrington,* . . . . .	Mouson, . . . . .	42,750 00	502 22	10 04
Morse, Edwin S., . . . . .	Dedham, . . . . .	2,250 00	26 50	53
Nichols, C. S., & Co., . . . . .	Salem, . . . . .	415,053 83	5,078 60	101 57
Otis, George, . . . . .	Yarmouthport, . . . . .	50,700 00	557 50	11 15
Parker, George G., . . . . .	Milford, . . . . .	122,650 00	1,677 20	33 54
Parker, James O., . . . . .	Methuen, . . . . .	78,412 00	910 54	18 21
Paul, Abram C., . . . . .	Stoughton, . . . . .	20,200 00	263 55	5 27
Pease, Joseph T., . . . . .	Edgartown, . . . . .	4,750 00	46 50	93
Phillips, Elisha M., . . . . .	Southbridge, . . . . .	83,389 16	987 66	19 75
Porter, B. T. H., . . . . .	Woburn, . . . . .	137,452 00	1,510 51	30 21
Puffer, Loring W., . . . . .	Brockton, . . . . .	312,285 00	3,468 25	69 36
Richardson, O. P., Jr., . . . . .	Attleborough, . . . . .	165,613 00	2,067 55	41 35
Roraback, A. T. & M., . . . . .	Canaan, Conn., . . . . .	5,450 00	63 62	1 27
Sherman, Joseph, . . . . .	East Weymouth, . . . . .	21,816 66	249 73	4 99
Silsbee & Geer,† . . . . .	Lynn, . . . . .	103,075 00	1,452 73	29 05
Silsbee & Stevens,† . . . . .	Lynn, . . . . .	271,635 00	3,533 18	70 66
Slade, John P. & Co., . . . . .	Fall River, . . . . .	108,972 50	1,088 07	21 76
Smart, Joseph A., . . . . .	Andover, . . . . .	68,610 00	824 50	16 49
Smith & Skerry, . . . . .	North Brookfield, . . . . .	78,360 00	1,067 83	21 36

Smith, Henry A.,	.	.	.	.	.	.	29,620 00	459 39	9 19
Stacy, S. A., & Son,	.	.	.	.	.	.	254,710 00	2,658 97	53 18
Stevens, Charles G., & Son,	.	.	.	.	.	.	33,700 00	453 40	9 07
Stoddard, Isaac N.,	.	.	.	.	.	.	9,000 00	97 50	1 95
Stratton, Daniel W.,	.	.	.	.	.	.	84,425 00	866 08	17 32
Swan, Albert D.,	.	.	.	.	.	.	309,851 65	3,750 77	75 02
Tarr, J. Truman, & Co.,	.	.	.	.	.	.	21,500 00	210 00	4 20
Thomas, E. A.,	.	.	.	.	.	.	113,346 67	1,014 20	20 28
Tillinghast & Alden,	.	.	.	.	.	.	156,950 00	2,002 41	40 05
Tyler, Edward D.,	.	.	.	.	.	.	151,085 00	1,762 37	35 25
Underhay, John,	.	.	.	.	.	.	33,075 00	474 21	9 48
Upton & Willis,	.	.	.	.	.	.	90,000 00	835 05	16 70
Viles, Daniel F.,	.	.	.	.	.	.	47,000 00	683 68	13 67
Walker, Oliver,	.	.	.	.	.	.	254,165 00	2,902 70	58 05
Washburn, J. D.,	.	.	.	.	.	.	894,005 00	11,574 27	231 49
Weston, W. H.,	.	.	.	.	.	.	31,175 00	611 88	12 24
Williams, S. A., & Co.,	.	.	.	.	.	.	284,006 00	3,003 95	60 08
Wilson & Read,	.	.	.	.	.	.	200,842 86	2,120 84	42 42
ALBANY INSURANCE COMPANY,	.	.	.	.	.	.	\$14,195,559 07	\$153,869 03	\$3,077 31
Eddy, Peleg E.,	.	.	.	.	.	.	\$976,446 00	\$10,901 13	\$218 02
Plympton & Harris,	.	.	.	.	.	.	30,100 00	205 48	4 11
AMERICAN INSURANCE COMPANY,	.	.	.	.	.	.	\$1,006,546 00	\$11,106 61	\$222 13
Freeman & Vinton,	.	.	.	.	.	.	\$1,142,170 00	\$9,677 39	\$193 55
Hancock, P. B., & Co.,	.	.	.	.	.	.	58,625 00	609 62	12 19
Johnson, William F., & Knight,	.	.	.	.	.	.	110,850 00	1,238 90	24 78
Judd & Parsons,\$	.	.	.	.	.	.	73,350 00	872 56	17 45

\* From March 1, 1884.

† July 1 to October 31.

‡ From Nov. 1, 1883, to July 1, 1884.

§ For six months.



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Judd, F. A., Leonard, Franklin, Millay, George A., Norwood, John K., Parks, Loren C., Pierce, Chauncey H., Wild, J. O.,	Springfield, Westfield, Taunton, Lawrence, Worcester, Northampton, Holyoke,	\$131,375 00 59,275 00 7,850 00 69,733 33 106,565 00 75,675 00 300 00	\$1,373 94 805 25 90 08 811 75 1,195 81 932 94 2 00	\$27 48 16 10 1 80 16 23 23 92 18 66 04
AMERICAN CENTRAL INSURANCE COMPANY, Boardman & Ingalls, Carpenter, George O., Clary, Thomas E., Colby & Jones, Follansbee, H. L., Goodell, W. S., Goodell, W. S., & Son, Kendall & Longley, McCann, James A., & Co., Porter, B. T. H., Wolcott, C. B.,	St. Louis, Mo. Lynn, Boston, Norwood, Salem, Gloucester, Haverhill, Haverhill, Worcester, Chelsea, Woburn, Holyoke,	\$1,835,768 33 \$86,050 00 1,493,395 27 11,143 00 91,419 86 44,250 00 23,800 00 10,025 00 35,750 00 47,340 00 1,000 00 24,396 00	\$17,610 24 \$1,433 81 16,109 53 182 37 1,301 92 524 99 436 85 235 39 524 46 440 58 10 00 275 46	\$352 20 \$28 68 322 19 3 65 26 04 10 50 8 74 4 71 10 49 8 81 20 5 51
AMERICAN EXCHANGE FIRE INSURANCE CO., Eldred, Edwin & Co., Rothery, J. J. E.,	New York, N. Y. Worcester, Boston,	\$1,868,569 13 \$101,546 00 367,437 00 \$468,983 00	\$21,475 36 \$1,016 10 2,225 37 \$3,241 47	\$429 52 \$20 32 44 51 \$64 83

AMERICAN FIRE INSURANCE COMPANY, Freeman & Vinton,		New York, N. Y. Boston,		\$1,091,817 00	\$7,631 45	\$152 63
AMERICAN FIRE INSURANCE COMPANY,		Philadelphia, Penn				
Baker, Ezra,		Lynn,		\$117,350 00	\$1,507 42	\$45 22
Barnes, William,		Marlborough,		37,600 00	552 40	16 57
Briggs, Andrew S.,		Taunton,		64,588 00	874 81	26 24
Briggs, George H.,		Amesbury,		32,500 00	361 48	10 84
Brown, I. J.,		Hyde Park,		43,350 00	732 19	21 97
Bullock & Brown,		North Adams,		75,275 00	630 21	18 91
Carter, Sylvester B.,		Newburyport,		38,000 00	372 90	11 19
Cogswell, Theodore F.,		Ipswich,		17,353 00	192 23	5 77
Collins, Thomas C.,		Middleborough,		10,050 00	220 08	6 60
Cornish, John B.,		Barnstable,		29,000 00	324 75	9 74
Currier, Aug. N.,		Worcester,		443,832 00	5,733 79	172 01
Daggett, H. M., Jr., & Co.,		Attleborough,		82,625 00	1,135 71	34 07
D'Evelyn, J. S.,		Lowell,		194,520 50	2,143 93	64 32
Durfee & Chace,		Fall River,		127,892 00	1,547 49	46 42
Farwell, R. E., & Son,		Natick,		59,100 00	678 22	20 35
Frankle, Jones,		Haverhill,		72,200 00	979 56	29 39
Hall, John T.,		Plymouth,		47,000 00	475 22	14 26
Howland, E. P.,		Quincy,		4,500 00	92 25	2 77
Johnson, Thomas H.,		Salem,		62,270 00	866 66	26 00
Joyner, Herbert C.,		Great Barrington,		27,150 00	264 89	7 95
Lathrop, A. J.,		Waltham,		12,900 00	162 25	4 87
Lefavour, Issachar,		Beverly,		21,200 00	285 15	8 55
Lincoln, William, & Co.,		Warren,		257,317 00	2,496 20	74 89
Lockey & Allison,		Fitchburg,		131,546 00	1,767 31	53 02
Mack, A. E.,		Lawrence,		87,550 00	747 00	22 41

\* From July 21.

† To April 1, 1884.

‡ From April 1, 1884.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Magna, A. G., . . . . .	Holyoke, . . . . .	\$58,926 88	\$570 34	\$17 11
Merrick, Spencer R., . . . . .	Clinton, . . . . .	57,900 00	732 60	21 98
Packard, S. Franklin, . . . . .	Broekton, . . . . .	95,050 00	1,276 58	38 30
Parker, George G., . . . . .	Milford, . . . . .	60,900 00	862 50	25 87
Phillips, Elisha M., . . . . .	Southbridge, . . . . .	16,316 00	189 36	5 68
Piper & Sawyer, . . . . .	Newburyport, . . . . .	5,200 00	60 47	1 81
Porter, B. T. H., . . . . .	Woburn, . . . . .	48,300 00	756 12	22 68
Richards, Elias, . . . . .	Weymouth, . . . . .	15,400 00	188 93	5 67
Robinson, R. B., . . . . .	Westfield, . . . . .	25,635 00	360 27	10 81
Scully & Bradley, . . . . .	Boston, . . . . .	2,115,327 00	22,002 53	660 08
Thomas, James H., . . . . .	Peabody, . . . . .	925 00	12 13	36
Van Campen, Hiram, . . . . .	New Bedford, . . . . .	61,900 00	994 09	29 82
Warriner, S. C., . . . . .	Springfield, . . . . .	125,145 00	1,362 13	40 86
Westgate, H. H., . . . . .	Boston & Melrose, . . . . .	260,242 47	2,831 04	84 93
Williamson, R. J. & C. C., . . . . .	Webster, . . . . .	16,060 00	237 80	7 13
Wilson & Read, . . . . .	Pittsfield, . . . . .	61,800 00	600 62	18 02
		\$5,121,695 85	\$58,181 61	\$1,745 44
ATLANTIC FIRE AND MARINE INSURANCE CO.,	Providence, R. I.			
Chace & Shaw, . . . . .	Fall River, . . . . .	\$16,225 00	\$223 62	\$4 47
Johnson, William F., & Knight, . . . . .	Lynn, . . . . .	59,000 00	782 43	15 65
Judd & Parsons, . . . . .	Holyoke, . . . . .	87,915 00	1,341 98	26 84
Ladd Bros. & Co., . . . . .	Springfield, . . . . .	61,244 50	676 34	13 53
Nichols, C. S., & Co., . . . . .	Salem, . . . . .	24,245 50	450 35	9 01
Porter, John W., . . . . .	Boston, . . . . .	510,967 00	6,581 37	131 63
		\$759,597 00	\$10,056 09	\$201 13

ATLANTIC MUTUAL INSURANCE CO.,	New York, N. Y.	\$10,585,327 00	\$154,935 81	\$3,098 72
Coffin, G. Winthrop,	Boston,	2,419,752 00	17,927 17	358 54
Cook, Samuel H.,	New Bedford,			
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BOATMAN'S FIRE AND MARINE INSURANCE CO.,	Pittsburgh, Penn.	\$13,005,079 00	\$172,862 98	\$3,457 26
Cheppu & Brown,	Boston and Concord,	\$800,707 33	\$8,598 10	\$257 94
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BRITISH AMERICA ASSURANCE CO.,	Toronto, Canada.	\$71,295 00	\$1,071 56	\$21 43
Adams, Edward F.,	Haverhill,	1,500 00	10 87	21
Barnes, William,*	Marlborough,	37,250 00	472 67	9 45
Blaney, Alexander,	Natick,	140,100 00	2,205 84	44 12
Boardman & Ingalls,	Lynn,	14,500 00	162 20	3 24
Brainard, J. C.,	Amherst,	30,755 00	288 28	5 77
Brewster, W. H., Jr.,†	Newburyport,	22,550 00	280 40	5 61
Briggs, George H.,	Amesbury,	67,357 00	976 65	19 53
Burbank, W. L.,	Boston,	32,700 00	389 18	7 78
Capen, H. E.,	Brookfield,	195,358 00	2,536 50	50 73
Coolidge & Taylor,	Worcester,	63,425 00	754 65	15 09
D'Evelyn, John S.,	Lowell,	11,250 00	118 38	2 37
Durfee & Chase,	Fall River,	14,700 00	138 13	2 76
Faunce & Dearborn,	Hyde Park,	12,050 00	151 90	3 04
Faunce, Thomas E.,	Hyde Park,	17,250 00	258 68	5 17
Fay, Heman S.,	Marlborough,	26,350 00	364 81	7 30
Fenner, Arthur,	Ayer,	79,673 00	685 09	13 70
Follansbee, H. L.,	Gloucester,	8,000 00	76 71	1 53
Fullerton, C. D., & Co.,	Brockton,	7,950 00	95 00	1 90
Goodwin, J. Otis,	Medford,	1,727,903 16	14,750 89	295 02
Gregerson, George W.,	Boston,	41,450 00	547 70	10 95
Grinnell, L., & Co.,	New Bedford,			

† To May 31, 1884.

\* Agency discontinued Dec. 3, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Hastings, W. B., & Co.,	East Cambridge,	\$82,186 39	\$1,758 89	\$35 18
Jackson, E. T., & Co.,	Taunton, .	8,475 00	120 48	2 41
Judd, Burtis, .	South Frammingham,	26,665 00	242 71	4 85
Lathrop, A. J., .	Waltham,	500 00	5 00	10
Leighton, R. B., .	Melrose, .	53,275 00	412 91	8 86
Leonard, Franklin,	Westfield, .	35,850 00	359 01	7 18
Lincoln, William, & Son,	Brookline, .	6,500 00	60 50	1 21
Lockey & Allison,	Fitchburg,	59,275 00	589 17	11 78
Magoun, T., .	Boston, .	9,000 00	105 35	2 11
McInnes, Archibald, Jr.,	East Boston,	12,200 00	132 00	2 64
Miller, George F., .	North Adams,	45,217 50	706 12	14 12
Murphey, James,	Lawrence,	38,850 00	424 65	8 49
Odell, Charles, .	Salem, .	86,000 00	1,024 83	20 50
O'Neil, Hugh J., .	Newton, .	9,900 00	63 73	1 27
Packard, H. H., *	Brockton,	65,550 00	656 92	13 14
Parker, George G., .	Milford, .	22,300 00	324 08	6 48
Pierce, Chauncey H.,	Northampton, .	55,100 00	563 98	11 28
Pope, Hubert, .	South Boston,	28,675 00	289 81	5 80
Read, Elijah R., .	Attleborough,	21,690 00	288 81	5 78
Richardson, H. W.,	Pittsfield,	47,895 00	571 88	11 44
Slade, A. K., Jr.,	Fall River,	53,682 14	532 34	10 65
Sproat, Alfred B.,	Taunton, .	20,900 00	212 46	4 25
Stone, Emerson, .	Spencer, .	5,500 00	20 07	40
Warriner, S. C., .	Springfield,	136,440 00	2,006 41	40 13
		\$8,555,042 19	\$37,838 20	\$756 75







Nutting, A. F.,	.	.	.	.	Northampton, .	.	.	.	47,100 00	595 23	17 86
Serrat, William D.,	.	.	.	.	Melrose, .	.	.	.	17,325 00	278 87	8 37
Smith, John F.,	.	.	.	.	Haverhill, .	.	.	.	64,750 00	871 55	26 15
Stone, Emerson, .	.	.	.	.	Spencer, .	.	.	.	23,600 00	380 10	11 40
Vestal, T. R.,	.	.	.	.	Fall River, .	.	.	.	33,512 00	252 55	7 58
Vestal, T. R., & Co.,	.	.	.	.	Fall River, .	.	.	.	30,800 00	390 95	11 73
Warriner, S. C.,	.	.	.	.	Springfield, .	.	.	.	98,957 00	1,598 83	47 96
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CITIZENS' INSURANCE Co.,	.	.	.	.	St. Louis, Mo.	.	.	.	\$1,763,078 30	\$17,930 44	\$537 92
Boardman & Ingalls, .	.	.	.	.	Lynn, .	.	.	.	\$42,625 00	\$785 71	\$15 71
Carpenter, George O.,	.	.	.	.	Boston, .	.	.	.	483,568 53	5,765 97	115 32
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CITY FIRE INSURANCE Co.,	.	.	.	.	New York, N. Y.	.	.	.	\$526,193 53	\$6,551 68	\$131 03
Beattie, W. A.,	.	.	.	.	Boston, .	.	.	.	\$847,990 62	\$4,091 05	\$81 82
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CITY OF LONDON FIRE INSURANCE Co.,	.	.	.	.	London, Eng.	.	.	.	\$59,125 00	\$681 64	\$13 63
Bevington, Thomas, .	.	.	.	.	Lawrence, .	.	.	.	120,725 00	2,158 68	43 17
Boardman & Ingalls, .	.	.	.	.	Lynn, .	.	.	.	65,320 00	983 57	19 67
Brown, Henry A.,	.	.	.	.	Salem, .	.	.	.	18,525 00	360 61	7 21
Bullock & Brown, .	.	.	.	.	North Adams, .	.	.	.	32,100 00	206 52	4 13
Burrell, W. A.,	.	.	.	.	Dorchester, .	.	.	.	72,525 00	1,089 13	21 78
Church, H. C., & Son,	.	.	.	.	Lowell, .	.	.	.	132,750 00	1,295 54	25 91
Clark, Henry, .	.	.	.	.	Springfield, .	.	.	.	64,240 00	872 62	17 45
Clark, W. E.,	.	.	.	.	Frammingham, .	.	.	.	65,475 00	609 72	12 19
Cook, Coleman, .	.	.	.	.	East Boston, .	.	.	.	43,980 00	591 72	11 83
Farnham, Frank E.,	.	.	.	.	Peabody, .	.	.	.	54,400 00	1,083 55	21 67
Frankle, Jones, .	.	.	.	.	Haverhill, .	.	.	.	47,325 00	619 92	12 40
Fullerton, C. D., & Co.,	.	.	.	.	Brockton, .	.	.	.			

\* Three months' business. † July 1 to October 31. ‡ From Nov. 1, 1883, to July 1, 1884. § From Dec. 1, 1883, to August, 1884. || Three months' business.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Hall, John T., . . . . .	Plymouth, . . . . .	\$4,600 00	\$98 00	\$1 96
Hastings, W. B., & Co., . . . . .	East Cambridge, . . . . .	213,387 42	4,006 46	80 13
Hubbard, Hervey N. P., . . . . .	Plymouth, . . . . .	1,500 00	30 00	60
Lincoln, William, & Co., . . . . .	Warren, . . . . .	40,093 00	375 33	7 51
Lockey & Allison, . . . . .	Fitchburg, . . . . .	99,082 00	1,353 73	27 07
Munroe, A. C., . . . . .	Worcester, . . . . .	182,570 00	2,140 41	42 81
Paige, John C., . . . . .	Boston, . . . . .	5,153,508 68	59,124 00	1,182 48
Pierce, Chauncey H., . . . . .	Northampton, . . . . .	36,100 00	428 47	8 57
Rice, Henry, . . . . .	North Attleborough, . . . . .	29,450 00	391 64	7 83
Slade, John P., & Son, . . . . .	Fall River, . . . . .	82,250 00	814 39	16 29
Steele, George, . . . . .	Gloucester, . . . . .	155,695 00	1,807 75	36 15
Stevenson, John M., . . . . .	Pittsfield, . . . . .	74,085 00	634 02	12 68
Taft, Stephen S., . . . . .	Palmer, . . . . .	11,100 00	179 12	3 58
Tillinghast & Alden, . . . . .	New Bedford, . . . . .	27,750 00	327 42	6 55
Williams, S. A., & Co., . . . . .	Taunton, . . . . .	35,237 00	611 61	12 23
CLINTON FIRE INSURANCE Co., . . . . .	New York, N. Y.	\$6,922,898 10	\$82,875 57	\$1,657 48
Crowell, John F., . . . . .	Worcester, . . . . .	\$87,550 00	\$976 80	\$19 54
Rice, Edward B., . . . . .	Worcester, . . . . .	7,050 00	89 88	1 80
Rothery, J. J. E., . . . . .	Boston, . . . . .	1,318,806 00	8,697 77	173 96
COMMERCE INSURANCE Co., . . . . .	Albany, N. Y.	\$1,413,406 00	\$9,764 45	\$195 30
Alford, Arthur S., . . . . .	North Adams, . . . . .	\$2,750 00	\$32 27	\$0 65
Almy, Charles, . . . . .	New Bedford, . . . . .	128,163 00	1,013 62	20 27
Boardman & Ingalls, . . . . .	Lynn, . . . . .	78,910 00	1,155 78	23 12
Brown, Henry A., . . . . .	Salem, . . . . .	62,645 00	895 21	17 90

Carter, Sylvester B.,	Newburyport,	23,250 00	318 72	6 37
Church, H. C., & Son,	Lowell,	81,375 00	952 71	19 05
Eddy, Peleg E.,	Boston,	693,208 00	8,526 23	170 52
Foot, William H.,	Westfield,	27,945 00	378 85	7 58
Grant, Charles E.,	Worcester,	128,100 00	1,652 02	33 04
Johnson, R. B.,	Holyoke,	98,587 86	1,147 81	22 96
Lockey & Allison,	Fitchburg,	120,132 00	1,799 39	35 99
Millay, George A.,	Taunton,	19,755 00	259 60	5 19
Parker, F. S.,	Pittsfield,	41,766 43	497 05	9 94
Shepard, J. M., Jr.,	Fall River,	79,773 79	850 49	17 01
Spaulding, L. V.,	Haverhill,	41,720 00	608 98	12 18
Stannard, J. H.,	Lawrence,	-	359 82	7 20
Warriner, S. C.,	Springfield,	105,727 00	1,439 07	28 78
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COMMERCIAL INSURANCE Co.,	San Francisco, Cal.	\$1,733,808 08	\$21,887 62	\$437 75
O'Brien, Thomas L.,	Boston,	\$113,095 00	\$1,846 78	\$36 94
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COMMERCIAL FIRE INSURANCE Co.,	New York, N. Y.			
Almy, Charles,	New Bedford,	\$75,805 00	\$884 22	\$17 68
Brainard, J. C.,	Amherst,	9,500 00	189 87	3 80
Bush, Andrew L.,	Westfield,	21,275 00	177 87	3 56
Dewey & Wright,*	Great Barrington,	13,350 00	92 50	1 85
Fuller, W. A.,	Springfield,	204,881 59	3,150 28	63 01
Jackson, E. T., & Co.,	Taunton,	67,857 00	936 05	18 72
Jordan, Lovett & Co.,	Boston,	2,263,947 50	16,541 20	330 82
Lincoln, William, & Co.,	Warren,	29,850 00	277 41	5 55
Lockey & Allison,	Fitchburg,	6,700 00	108 35	2 17
Parks, Loren C.,	Worcester,	32,200 00	486 05	9 72
Pierce, Chauncey H.,	Northampton,	13,400 00	116 21	2 32

\* To Feb. 1, 1884.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Shepard, J. M., Jr., & Co., . . . . .	Fall River, . . . . .	\$113,723 79	\$889 62	\$17 79
Silsbee, James B., . . . . .	Lynn, . . . . .	34,750 00	516 30	10 32
<b>COMMERCIAL MUTUAL INSURANCE Co.,</b>	New York, N. Y.	\$2,887,239 88	\$24,365 93	\$487 31
Cook, Samuel H., . . . . .	New Bedford, . . . . .	\$115,500 00	\$11,892 75	\$237 85
Phelps, Franklin S., . . . . .	Boston, . . . . .	566,539 00	12,717 62	254 35
<b>COMMERCIAL UNION ASSURANCE Co.,</b>	London, Eng.	\$682,039 00	\$24,610 37	\$492 20
Baker, David P., . . . . .	Franklin, . . . . .	\$14,410 00	\$172 25	\$3 44
Baker, Henry N., . . . . .	Newtonville, . . . . .	55,400 00	418 67	8 37
Barnes, William, . . . . .	Marlborough, . . . . .	41,535 00	579 51	11 59
Blaney, Alexander, . . . . .	Natick, . . . . .	60,345 00	1,016 82	20 34
Boit, Robert A., . . . . .	Boston, . . . . .	6,458,520 27	64,158 91	1,283 18
Bullock & Brown, . . . . .	North Adams, . . . . .	43,012 50	716 00	14 32
Cannell Brothers, . . . . .	Everett, . . . . .	51,855 00	495 30	9 91
Carter, S. B., . . . . .	Newburyport, . . . . .	117,212 00	1,571 79	31 44
Chaffee, Joseph C., . . . . .	Lee, . . . . .	4,575 00	45 27	91
Chapin, Charles M., . . . . .	Hyde Park, . . . . .	44,905 00	659 28	13 19
Cheever, John H., . . . . .	Manchester, . . . . .	31,875 00	447 09	8 94
Clark, W. E., . . . . .	Framingham, . . . . .	88,225 00	1,171 84	23 44
Clarke, E. C., . . . . .	Holyoke, . . . . .	16,950 00	182 76	3 66
Colby & Jones, . . . . .	Salem, . . . . .	177,434 67	2,700 31	54 01
Collins & Wheeler, . . . . .	Great Barrington, . . . . .	21,118 75	166 03	3 32
Collins, T. C., . . . . .	Middleborough, . . . . .	5,900 00	98 00	1 96
Daggett, H. M., Jr., & Co., . . . . .	Attleborough, . . . . .	116,925 00	1,444 91	28 90
Davis, James F., . . . . .	Barre, . . . . .	24,440 39	358 67	7 17

Dunn & Dunn, . . .	Gardner, . . .	54,780 00	856 29	17 13
Fairbanks, John W., . . .	Westborough, . . .	49,936 00	739 48	14 79
Fisher, F. L., . . .	Medway, . . .	74,675 00	729 80	14 60
Frankle, Jones, . . .	Haverhill, . . .	76,970 00	973 91	19 48
Gordon, William R., . . .	Beverly, . . .	16,500 00	195 50	3 91
Greenwood, C. C., . . .	Needham, . . .	15,575 00	186 44	3 73
Grinnell, L. & Co., . . .	New Bedford, . . .	275,250 00	2,997 73	59 95
Haffards, G. M., . . .	Fall River, . . .	294,512 54	1,945 58	38 91
Hall, A. E., . . .	Chelsea, . . .	87,040 00	712 76	14 26
Hall, John T., . . .	Plymouth, . . .	35,050 00	252 15	5 04
Hamilton, Andrew J., . . .	Athol, . . .	55,150 00	871 78	17 44
Hammond, J. C., . . .	East Douglas, . . .	17,700 00	181 80	3 63
Hardwick, John & Co., . . .	Quincy, . . .	16,050 00	221 86	4 44
Hastings, W. B. & Co., . . .	East Cambridge, . . .	293,802 50	4,227 02	84 54
Hodges, Charles W., . . .	Foxborough, . . .	5,900 00	63 80	1 28
Holden, John P., . . .	Malden, . . .	11,400 00	94 00	1 88
Hoyt, G. & J. F., . . .	Shelburne Falls, . . .	9,833 33	138 34	2 77
Hubbard, Hervey N. P., . . .	Plymouth, . . .	23,000 00	143 00	2 86
Judd & Parsons, . . .	Holyoke, . . .	118,545 61	1,521 89	30 44
Ladd Bros. & Co., . . .	Springfield, . . .	214,039 00	2,409 70	48 19
Leonard, Franklin, . . .	Westfield, . . .	46,950 00	539 95	10 79
Lincoln, William & Son, . . .	Brookline, . . .	60,475 00	557 37	11 15
Lockey & Allison, . . .	Fitchburg, . . .	117,995 00	1,550 63	31 01
Lowell, Ira F., . . .	Rockland, . . .	15,000 00	148 15	2 96
Macy, George W., . . .	Nantucket, . . .	6,750 00	104 50	2 09
Merrick, Spencer R., . . .	Clinton, . . .	41,680 00	410 98	8 22
Otis, George, . . .	Yarmouthport, . . .	20,625 00	294 64	5 89
Packard, S. F., . . .	Brockton, . . .	124,150 00	1,925 05	38 50
Parker, George G., . . .	Milford, . . .	19,950 00	332 00	6 64
Phillips, Elisha M., . . .	Southbridge, . . .	38,680 00	473 30	9 47



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Peirce, Chauncey H., .	Northampton, .	\$92,910 00	\$1,203 49	\$24 07
Pope, Hubert, .	South Boston, .	100,800 00	1,053 39	21 07
Porter, B. T. H., .	Woburn, .	55,005 00	924 75	18 49
Preston, Newton W., .	East Douglas, .	48,501 00	504 80	10 09
Read, Elijah R., .	Attleborough, .	26,800 00	365 48	7 31
Read, Frederick F., .	Roxbury, .	46,535 00	420 81	8 41
Reed, E. M., .	Mansfield, .	10,500 00	159 50	3 19
Ryder, Thomas M., .	Wareham, .	53,491 00	877 44	17 55
Sargent, Bailey, .	Merrimac, .	40,840 00	579 01	11 58
Selkirk, A. W., .	Great Barrington, .	58,412 00	484 50	9 69
Sherman, Joseph, .	East Weymouth, .	27,806 66	385 54	7 71
Silabee & Geer*, .	Lynn, .	77,460 00	1,218 20	24 36
Silabee & Stevens,†	Lynn, .	162,540 00	2,155 86	43 12
Smith & Skerry, .	North Brookfield, .	76,612 00	1,177 16	23 54
Smith, Henry H., .	Vineyard Haven, .	12,150 00	171 75	3 43
Stacy, S. A., & Son, .	Gloucester, .	113,050 00	1,302 37	26 05
Stetson, George W., .	Medford, .	18,150 00	180 00	3 60
Stevenson, J. M., .	Pittsfield, .	63,280 00	774 84	15 50
Stratton, Daniel W., .	Hudson, .	53,850 00	833 09	16 66
Swan, Albert D., .	Lawrence, .	56,660 00	950 65	19 01
Taft, S. S., .	Palmer, .	63,805 00	794 30	15 89
Thomas, Edward A., .	Amherst, .	62,750 00	747 57	14 95
Tucke, E. M., .	Lowell, .	132,859 00	1,508 57	30 17
Washburn, J. D., .	Worcester, .	339,956 00	4,615 80	92 32
Whitmore, J. C., .	Boston, .	244,449 00	2,032 67	40 65
Williams, Gorham D., .	Greenfield, .	20,176 00	247 00	4 94
Williams, S. A., & Co., .	Taunton, .	91,351 00	1,132 48	22 65

Williamson, R. J. & C Co., Young, William B., . . .	Webster, . Newton, . . .	33,470 00 43,450 00	426 50 411 65	8 53 8 23
CONNECTICUT FIRE INSURANCE CO.,				
Adams, C. S., & Co., . . .	Hartford, Conn.	\$11,840,221 25	\$129,841 98	\$2,596 84
Alley, E. R., & Co., . . .	Framingham, . . .	\$39,184 84	\$454 64	\$9 09
Beals, Elias S., . . .	Marlborough, . . .	57,025 00	669 30	13 39
Bennett, Dexter F., . . .	North Weymouth,	62,210 00	823 06	16 46
Billings, Henry W., . . .	Somerville, . . .	134,950 00	1,329 25	26 58
Bird, Herman, . . .	Conway, . . .	17,325 00	215 23	4 30
Briggs, George H., . . .	Cambridge, . . .	56,575 00	875 15	17 50
Brown, Benjamin F., . . .	Amesbury, . . .	17,025 00	189 50	3 79
Brown, I. J., . . .	Charlestown, . . .	167,300 00	1,679 55	33 59
Cannell, J. H., . . .	Hyde Park, . . .	115,050 00	1,308 97	26 18
Carter, S. B., . . .	Everett, . . .	47,350 00	414 12	8 28
Chapin & Williams, . . .	Newburyport, . . .	30,955 00	365 06	7 30
Cheever, John H., . . .	Greenfield, . . .	10,950 00	114 25	2 28
Church, H. C., & Son, . . .	Manchester, . . .	53,585 00	710 89	14 22
Collins, Thomas C., . . .	Lowell, . . .	160,400 00	1,808 64	36 17
Craig & Bemis, . . .	Middleborough, . . .	12,265 00	132 65	2 65
Darling, H. E., . . .	Spencer, . . .	41,940 00	470 66	9 41
Davis, James H., . . .	Boston, . . .	3,148,951 58	25,167 93	503 36
Dudley & Andrews,† . . .	Barre, . . .	13,556 35	156 80	3 14
Dunham, Henry J., . . .	Monson, . . .	3,000 00	22 00	44
Dunn & Dunn, . . .	Stockbridge, . . .	14,900 00	185 50	3 71
Farnsworth, Ezra S., . . .	Gardner, . . .	5,000 00	50 00	1 00
Faunce, George B., . . .	Newtonville, . . .	35,150 00	247 90	4 96
Fenner, Arthur, . . .	Boston, . . .	193,833 00	1,543 80	30 88
Fisher, Frederick L., . . .	Ayer, . . .	43,400 00	340 05	6 80
	Medway, . . .	89,720 00	978 92	19 58

\* July 1 to October 31.

† From Nov. 1, 1883, to July 1, 1884.

‡ From November, 1883, to March, 1884.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Fiske, B. S.,	Brighton, .	\$3,230 00	\$45 38	\$0 91
Fiske, George B.,	Holliston, .	56,035 00	721 20	14 42
Foster, N., Jr., & Wise,	Boston, .	132,366 00	1,544 66	30 89
Goodell, W. S.,	Haverhill, .	52,300 00	863 75	17 27
Goodell, W. S., & Son,†	Haverhill, .	53,000 00	1,065 50	21 31
Greene, William S.,	Fall River, .	81,230 00	1,125 35	22 51
Hall, John T.,	Plymouth, .	27,000 00	226 87	4 54
Hamant, Charles,	Medfield, .	11,215 00	127 47	2 55
Howland, E. P.,	Quincy, .	14,050 00	221 75	4 43
Hubbard, Hervey N. P.,	Plymouth, .	1,000 00	15 00	30
Johnson, Charles B.,	Easthampton, .	10,725 00	73 29	1 46
Johnson, R. B.,	Holyoke, .	115,800 36	1,273 98	25 48
Johnson, Waldo,	Webster, .	18,710 00	183 96	3 68
Johnson, W. F., & Knight,	Lynn, .	158,375 00	2,207 23	44 14
Lefavour, Issachar,	Beverly, .	29,000 00	442 56	8 85
Leonard, Franklin,	Westfield, .	14,950 00	156 87	3 13
Lockey & Allison,	Fitchburg, .	45,320 00	506 44	10 13
Mack, A. E.,	Lawrence, .	76,765 00	668 70	13 37
Medcalf, William,	Ware, .	21,533 33	211 69	4 23
Merriam, Charles A.,	Chelsea, .	41,070 00	464 27	9 29
Merrill, E. S., & Son,	Winchendon, .	10,850 00	148 33	2 97
Meserve, Clement,	Hopkinton, .	30,400 00	416 80	8 33
Morris & Farrington,†	Monson, .	40,391 66	604 29	12 09
Nichols, Charles S., & Co.,	Salem, .	214,246 00	3,292 18	65 84
Parker, George G.,	Milford, .	25,000 00	368 09	7 36
Puffer, Loring W.,	Brockton, .	61,550 00	982 67	19 65
Pynchon, Joseph C.,	Springfield, .	146,420 00	1,481 83	29 64
Sargent, Bailey, .	Merrimac, .	20,975 00	323 97	6 48

Stratton, Daniel W., §	.	.	.	.	Hudson, .	.	.	.	15,700 00	237 20	4 74
Tillinghast & Alden, .	.	.	.	.	New Bedford, .	.	.	.	84,970 00	1,104 23	22 08
Townsend, James, .	.	.	.	.	East Boston, .	.	.	.	127,781 00	1,432 26	28 65
Viles, Daniel F., .	.	.	.	.	Waltham, .	.	.	.	15,025 00	128 22	2 56
Walker, Oliver, .	.	.	.	.	Northampton, .	.	.	.	82,836 56	755 21	15 10
Washburn, John D., .	.	.	.	.	Worcester, .	.	.	.	354,767 00	4,869 09	97 38
White, Luther, .	.	.	.	.	Chicopee, .	.	.	.	26,740 00	235 55	4 71
Wilson & Read, .	.	.	.	.	Pittsfield, .	.	.	.	72,482 50	814 27	16 29
										\$69,593 93	\$1,391 82
CONTINENTAL INSURANCE Co.,	.	.	.	.	New York, N. Y.	.	.	.	\$6,864,510 18		
Adams, C. S., & Co., .	.	.	.	.	Frammingham, .	.	.	.	\$19,625 00	\$186 99	\$3 74
Adams, Edward F., .	.	.	.	.	Haverhill, .	.	.	.	101,952 00	1,527 63	30 55
Alford, Arthur S., .	.	.	.	.	North Adams, .	.	.	.	18,225 00	227 67	4 55
Archibald, Adam, .	.	.	.	.	Boston, .	.	.	.	86,025 00	539 24	10 78
Ballard, E. O., .	.	.	.	.	Marlborough, .	.	.	.	51,676 67	679 99	13 60
Barrett, Richard F., .	.	.	.	.	Concord, .	.	.	.	7,400 00	95 15	1 90
Bird, Herman, .	.	.	.	.	Cambridge, .	.	.	.	80,949 00	1,182 94	23 66
Boardman & Ingalls, .	.	.	.	.	Lynn, .	.	.	.	162,300 00	2,054 55	41 09
Bullock & Brown, .	.	.	.	.	North Adams, .	.	.	.	31,450 00	467 20	9 34
Carpenter, R. W., .	.	.	.	.	Foxborough, .	.	.	.	9,400 00	96 75	1 93
Carter, J. R., & Co., .	.	.	.	.	Woburn, .	.	.	.	24,275 00	335 27	6 71
Carter, S. B., .	.	.	.	.	Newburyport, .	.	.	.	212,045 00	1,557 07	31 14
Chadwick, O. B., & Co.,	.	.	.	.	Peabody and Danvers, .	.	.	.	120,600 00	1,680 96	33 62
Church, H. C., & Son, .	.	.	.	.	Lowell, .	.	.	.	117,412 50	1,314 72	26 29
Collins, Thomas C., .	.	.	.	.	Middleborough, .	.	.	.	20,950 00	273 95	5 48
Cook, Alton A., .	.	.	.	.	Hopedale, .	.	.	.	6,500 00	62 83	1 26
Cook, Coleman, .	.	.	.	.	East Boston, .	.	.	.	101,750 00	676 18	13 52
Currier, Aug. N., .	.	.	.	.	Worcester, .	.	.	.	289,006 00	3,272 54	65 45
Daggett, H. M., Jr., & Co.,	.	.	.	.	Attleborough, .	.	.	.	41,050 00	536 22	10 72

\* To April 1, 1884.

† From April 1, 1884.

‡ From March 1, 1884.

§ Agency closed May 31, 1884.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Dewey & Wright, . . . . .	Great Barrington, . . . . .	\$28,450 00	\$247 22	\$4 94
Dunn & Dunn, . . . . .	Gardner, . . . . .	65,798 00	484 39	9 69
Dutcher, H., & Co., . . . . .	Sheffield, . . . . .	10,375 00	134 69	2 69
Fairbanks, J. W., . . . . .	Westborough, . . . . .	50,725 00	698 84	13 98
Farwell, R. E., & Son, . . . . .	Natick, . . . . .	81,055 00	1,007 44	20 15
Fenner, Arthur, . . . . .	Ayer, . . . . .	141,200 00	1,261 87	25 24
Fisher, Milton M., . . . . .	Medway, . . . . .	42,125 00	364 76	7 30
Fiske, George B., . . . . .	Holliston, . . . . .	77,283 34	855 66	17 11
Follansbee, H. L., . . . . .	Gloucester, . . . . .	170,475 00	1,733 97	34 68
Foster, N., Jr., & Wise, . . . . .	Boston, . . . . .	3,464,428 00	18,394 70	367 89
Freeman, James M., . . . . .	Franklin, . . . . .	14,065 00	152 30	3 05
Fullerton, C. D., & Co., . . . . .	Brookton, . . . . .	223,900 00	2,094 31	41 89
Gilmore, W. H. P., . . . . .	Turner's Falls, . . . . .	100,565 00	1,220 17	24 40
Goodwin, J. Otis, . . . . .	Medford, . . . . .	71,880 00	651 92	13 04
Gould, Jesse, & Son, . . . . .	Chelsea, . . . . .	251,542 00	2,159 41	43 19
Gregerson, George W., . . . . .	Boston, . . . . .	89,886 00	182 98	3 66
Hall, John T., . . . . .	Plymouth, . . . . .	39,975 00	408 82	8 18
Howland, Charles A., . . . . .	Quincy, . . . . .	11,700 00	183 50	3 67
Howland, Isaac C., . . . . .	Abington, . . . . .	16,125 00	245 20	4 90
Hubbard, Hervey N. P., . . . . .	Plymouth, . . . . .	3,000 00	21 00	42
Hubert, A. G., . . . . .	Lee, . . . . .	6,500 00	57 50	1 15
Judd & Parsons, . . . . .	Holyoke, . . . . .	137,400 00	1,607 93	32 16
Kendall, Isaac B., . . . . .	Charlestown, . . . . .	100,975 00	654 09	13 08
Kendall, William H., . . . . .	Salem, . . . . .	74,460 00	1,012 92	20 26
Lincoln, W., & Co., . . . . .	Warren, . . . . .	8,276 00	94 52	1 89
Lockey & Allison, . . . . .	Fitchburg, . . . . .	143,830 00	1,469 54	29 39
Lowe, Lewis G., . . . . .	Bridgewater, . . . . .	67,150 00	643 72	12 87
Mack, A. E., . . . . .	Lawrence, . . . . .	84,250 00	841 82	16 84

Medcalf, William,	.	.	.	.	.	Ware,	.	46,450	00	444	27	8	89
Merrick, Spencer R.,	.	.	.	.	.	Clinton,	.	27,350	00	256	31	5	13
Neyland, D. J.,	.	.	.	.	.	Williamstown,	.	6,450	00	72	88	1	45
Phillips, E. M.,	.	.	.	.	.	Southbridge,	.	62,891	00	696	19	13	92
Porter, Samuel,	.	.	.	.	.	Beverly,	.	41,116	00	525	34	10	51
Pyncheon, Joseph C.,	.	.	.	.	.	Springfield,	.	252,040	00	2,528	69	50	57
Reed, E. M.,	.	.	.	.	.	Mansfield,	.	18,000	00	191	00	3	82
Richardson, H. W.,	.	.	.	.	.	Pittsfield,	.	28,736	00	359	64	7	19
Richardson, O. P., Jr.,	.	.	.	.	.	Attleborough,	.	54,500	00	614	31	12	29
Robbins, S. P.,	.	.	.	.	.	Warren,	.	67,520	00	472	60	9	45
Robinson, R. B.,	.	.	.	.	.	Westfield,	.	49,580	00	578	24	11	56
Ryder, Thomas M.,	.	.	.	.	.	Wareham,	.	33,870	00	436	28	8	73
Sargent, Bailey,	.	.	.	.	.	Merrimac,	.	4,300	00	70	00	1	40
Sawyer, Moses W.,	.	.	.	.	.	Malden,	.	70,405	00	474	35	9	49
Serrat, William D.,	.	.	.	.	.	Melrose,	.	52,450	00	554	88	11	10
Sherman, Joseph,	.	.	.	.	.	East Weymouth,	.	42,520	00	435	79	8	72
Slade, John F., & Son,	.	.	.	.	.	Fall River,	.	122,497	50	1,057	44	21	15
Smith & Skerry,	.	.	.	.	.	North Brookfield,	.	43,200	00	581	05	11	62
Stevenson, John M.,	.	.	.	.	.	Pittsfield,	.	130,000	00	1,271	65	25	43
Stone, Emerson,	.	.	.	.	.	Spencer,	.	131,634	00	1,418	65	28	37
Taft, S. S.,	.	.	.	.	.	Palmer,	.	183,072	50	1,814	22	36	28
Terry, Henry B.,	.	.	.	.	.	Hyde Park,	.	29,540	00	232	45	4	65
Tillinghast & Alden,	.	.	.	.	.	New Bedford,	.	164,880	00	1,989	60	39	79
Walker, Oliver,	.	.	.	.	.	Northampton,	.	332,602	22	3,532	71	70	65
Wellington & Bixby,	.	.	.	.	.	Adams,	.	12,050	00	264	66	5	29
Welsh, Josiah S.,	.	.	.	.	.	Hudson,	.	11,500	00	94	37	1	89
Westcott, D. A.,	.	.	.	.	.	Hopedale,	.	1,000	00	12	50		25
Weston, William H.,	.	.	.	.	.	Danvers,	.	55,600	00	868	27	17	37
Wetherbee & Nutter,	.	.	.	.	.	Brighton,	.	69,210	00	894	04	17	88
White, Luther,	.	.	.	.	.	Chicopee,	.	49,500	00	454	00	9	08



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received	Tax.
Wickwire, T. C., . . . . .	Sheffield, . . . . .	\$47,545 00	\$410 15	\$8 20
Williams, D. W., . . . . .	Waltham, . . . . .	45,045 00	577 00	11 54
Williams, Gorham D., . . . . .	Greenfield, . . . . .	49,900 00	506 02	10 12
Williams, S. A., & Co., . . . . .	Taunton, . . . . .	71,099 00	974 42	19 49
Williamson, R. J. & C. C., . . . . .	Webster, . . . . .	57,775 00	530 19	10 60
Young, William B., . . . . .	Newton, . . . . .	87,175 00	633 09	12 66
<b>DELAWARE MUTUAL SAFETY INSURANCE Co.,</b>		\$9,632,987 73	\$82,480 29	\$1,649 57
Hutchings, William V., . . . . .	Philadelphia, Penn. Boston, . . . . .	\$34,583,759 00	\$211,418 78	\$6,342 56
<b>ENTERPRISE FIRE AND MARINE INSURANCE Co.,</b>		\$508,583 00	\$6,140 00	\$122 80
Clark, Curtis, . . . . .	Cincinnati, Ohio. Boston, . . . . .			
<b>EQUITABLE FIRE AND MARINE INSURANCE Co.,</b>		\$2,000 00	\$35 00	\$0 70
Alford, Arthur S., . . . . .	Providence, R. I. North Adams, . . . . .	60,010 50	759 06	15 18
Chace & Shaw, . . . . .	Fall River, . . . . .	267,889 00	2,922 77	58 46
Currier, Aug. N., . . . . .	Worcester, . . . . .	83,965 00	912 38	18 25
Currier, F. C. & Son, . . . . .	Fitchburg, . . . . .	7,500 00	121 80	2 44
Edgell, C. N., . . . . .	Gardner, . . . . .	10,400 00	151 88	3 04
Esty, Frederick M., . . . . .	Frammingham, . . . . .	2,798,725 00	27,562 16	551 24
Freeman & Vinton, . . . . .	Boston, . . . . .	45,285 00	566 30	11 33
Freeman, James M., . . . . .	Franklin, . . . . .		4,900 94	98 02
Gregerson, George W., . . . . .	Boston, . . . . .	124,075 00	1,490 24	29 80
Johnson, William F., & Knight, . . . . .	Lynn, . . . . .	77,540 21	842 01	16 84
Magna, A. G., . . . . .	Holyoke, . . . . .	27,617 50	356 41	7 13
Millay, George A., . . . . .	Taunton, . . . . .	75,362 50	1,168 96	23 38
Nichols, Charles S., & Co., . . . . .	Salem, . . . . .			

Porter, B. T. H., . . . . .	Woburn, . . . . .	20,491 00	352 77	7 06
Spaulding, L. V., Fire, . . . . .	Haverhill, . . . . .	68,270 00	971 77	19 44
" " Marine, . . . . .	Gloucester, . . . . .	24,565 21	244 29	4 89
Steele, George, . . . . .	Plymouth, . . . . .	10,516 67	150 00	3 00
Stoddard, I. N., & Son, . . . . .	Nantucket, . . . . .	600 00	7 80	16
Swain, Joseph B., . . . . .	New Bedford, . . . . .	51,600 00	606 55	12 13
Tillinghast & Alden, . . . . .	Lowell, . . . . .	44,600 00	750 50	15 01
Tucke, E. M., . . . . .	Pittsfield, . . . . .	78,400 00	925 64	18 51
Wilson & Read, . . . . .		73,635 00	785 02	15 70
		\$3,953,047 59	\$46,584 25	\$931 71
EXCHANGE FIRE INSURANCE Co.,	New York, N. Y.			
Bowker, Albert, . . . . .	Boston, . . . . .	\$1,070,189 00	\$11,531 98	\$230 64
FARRAGUT FIRE INSURANCE Co.,	New York, N. Y.			
Fuller, W. A., . . . . .	Springfield, . . . . .	\$76,981 50	\$1,123 01	\$22 46
Hill, John Q., . . . . .	Worcester, . . . . .	2,500 00	25 00	50
Vestal, Tilghman R., . . . . .	Fall River, . . . . .	20,620 00	267 55	5 35
Wheeler, W. A., . . . . .	Boston, . . . . .	475,959 00	4,033 91	80 68
		\$585,060 50	\$5,449 47	\$108 99
FIRE ASSOCIATION OF PHILADELPHIA,	Philadelphia, Penn.			
Abbott, H. Edward, . . . . .	Brookline, . . . . .	\$177,362 00	\$2,491 13	\$74 73
Adams, Edward F., . . . . .	Haverhill, . . . . .	111,138 00	1,608 61	48 26
Barrows & White, . . . . .	Jamaica Plain, . . . . .	81,282 50	860 05	25 80
Boardman & Ingalls, . . . . .	Lynn, . . . . .	182,625 00	2,909 76	87 29
Brainard, J. C., . . . . .	Amherst, . . . . .	26,850 00	315 63	9 47
Brewster, W. H., Jr., . . . . .	Newburyport, . . . . .	114,798 00	1,503 50	45 10
Briggs, Andrew S., . . . . .	Taunton, . . . . .	59,418 00	924 23	27 73
Burleigh, O. H., . . . . .	Natick, . . . . .	52,108 00	714 90	21 45

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Chaffee, J. C., . . . . .	Lee, . . . . .	\$42,400 00	\$682 64	\$20 48
Church, H. C., & Son, . . . . .	Lowell, . . . . .	182,534 00	2,352 31	70 57
Clark, Henry, . . . . .	Springfield, . . . . .	328,686 00	3,548 67	106 46
Clark, W. E., . . . . .	Framingham, . . . . .	146,096 00	1,874 64	56 24
Collins & Wheeler, . . . . .	Great Barrington, . . . . .	17,500 00	201 63	6 05
Collins, Thomas C., . . . . .	Middleborough, . . . . .	9,500 00	158 00	4 74
Dunn & Dunn, . . . . .	Gardner, . . . . .	22,200 00	274 25	8 23
Fenner, Arthur, . . . . .	Ayer, . . . . .	96,945 00	1,039 15	31 17
Ferry & White, . . . . .	Chicopee, . . . . .	38,015 00	351 56	10 55
Follansbee, H. L., . . . . .	Gloucester, . . . . .	95,641 00	1,225 97	36 78
Fullerton, C. D., & Co., . . . . .	Brockton, . . . . .	101,483 33	1,633 76	49 01
Gould, Jesse, & Son, . . . . .	Chelsea, . . . . .	183,073 00	2,302 72	69 08
Hastings, W. B., & Co., . . . . .	East Cambridge, . . . . .	417,914 68	6,680 62	200 42
Howland, S. D., . . . . .	Fall River, . . . . .	310,305 00	3,311 64	99 35
Jennings, Albert, . . . . .	Wellesley, . . . . .	26,012 00	293 65	8 81
Johnson, B. S., . . . . .	Haydenville, . . . . .	25,925 00	305 98	9 18
Jordan, A. S., & Co., . . . . .	Weymouth, . . . . .	52,400 00	803 39	24 10
Kendall, William H., . . . . .	Salem, . . . . .	115,941 66	1,759 79	52 79
Leonard, Franklin, . . . . .	Westfield, . . . . .	50,750 00	625 60	18 77
Lincoln, William, & Co., . . . . .	Warren, . . . . .	51,667 00	491 42	14 74
Lockey & Allison, . . . . .	Fitchburg, . . . . .	262,693 00	3,716 68	111 50
Merrick, Spencer R., . . . . .	Clinton, . . . . .	16,375 00	170 85	5 13
Miller, George F., . . . . .	North Adams, . . . . .	114,792 50	1,730 73	51 92
Norwood, J. K., . . . . .	Lawrence, . . . . .	164,773 00	2,692 70	80 78
Nutting, Arthur F., . . . . .	Northampton, . . . . .	66,710 00	910 03	27 30
Paige, John C., . . . . .	Boston, . . . . .	3,052,866 33	43,153 74	1,294 61
Parker, F. S., . . . . .	Pittsfield, . . . . .	115,751 86	1,460 65	43 82
Parker, George G., . . . . .	Milford, . . . . .	24,930 00	431 20	12 94



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Jackson, E. T. & Co., James, Thomas M., Johnson, Thomas H., Johnson, William F., & Knight, Kendall & Longley, Lincoln, William, & Son, Litchfield, J. F. B., Lockey & Allison, Magna, A. G., Norwood, John K., & Co., Packard, S. F., Pierce, Chauncey H., Rice, Henry, Selkirk, A. W., Spaulding, L. V., Stevenson, J. M., Stone, Samuel H., Tyler, Edward D., Winne, Joseph F.,	Taunton, New Bedford, Salem, Lynn, Worcester, Brookline, Southbridge, Fitchburg, Holyoke, Lawrence, Brockton, Northampton, North Attleborough, Great Barrington, Haverhill, Pittsfield, Beverly, North Adams, Boston,	\$104,432 50 101,425 00 57,350 00 125,775 00 159,363 00 9,700 00 2,500 00 147,046 00 50,798 57 8,375 00 15,500 00 13,250 00 33,050 00 66,125 00 102,355 00 63,550 00 28,725 00 58,635 00 3,464,529 00	\$1,124 29 1,261 25 883 28 1,578 80 2,190 46 110 25 27 75 2,097 97 698 42 94 06 136 94 167 59 481 64 720 08 1,340 19 780 18 282 21 703 24 34,671 77	\$22 49 25 22 17 67 31 58 43 81 2 20 56 41 96 13 97 1 88 2 74 3 35 9 63 14 40 26 80 15 60 5 64 14 06 693 44
FIRE INS. CO. OF THE COUNTY OF PHILADELPHIA, Goodman, James, & Co.,	Philadelphia, Penn. Boston,	\$5,525,890 78 \$847,764 00	\$61,548 13 \$6,656 89	\$1,230 94 \$199 71
FIREMAN'S FUND INSURANCE Co., Daniels, George P., Eddy, Peleg E.,	San Francisco, Cal. Salem, Boston,	\$38,438 00 1,062,655 00	\$655 50 7,580 55	\$13 11 151 61

Fay, Augustus M.,	.	.	.	.	.	.	21,460 00	238 61	4 77
Greene, William S.,	.	.	.	.	.	.	47,363 87	694 28	13 89
Judd & Parsons,	.	.	.	.	.	.	44,437 50	722 62	14 45
Judd, F. A.,	.	.	.	.	.	.	86,675 00	998 89	19 98
Merriam, Charles A.,	.	.	.	.	.	.	-	315 50	6 31
Packard, S. F.,	.	.	.	.	.	.	37,375 00	470 15	9 40
Spaulding, L. V.,	.	.	.	.	.	.	47,950 00	575 75	11 51
Stevenson, J. M.,	.	.	.	.	.	.	32,397 00	361 83	7 24
Stone, Emerson,	.	.	.	.	.	.	17,050 00	239 17	4 78
Swain, Joseph B.,	.	.	.	.	.	.	14,700 00	157 00	3 14
Tatman, R. James,	.	.	.	.	.	.	78,200 00	991 63	19 83
Williams, Daniel W.,	.	.	.	.	.	.	29,050 00	362 43	7 25
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FIREMEN'S INSURANCE Co.,	.	.	.	.	.	.	\$1,557,751 37	\$14,363 91	\$287 27
Adams, J. Fred,	.	.	.	.	.	.	\$6,125 00	\$97 93	\$1 96
Dodd, Stephen, & Co.,	.	.	.	.	.	.	4,700 00	47 50	95
Dodge, Frederick O.,	.	.	.	.	.	.	39,675 00	461 51	9 23
Ellison, Baker & Coolidge,	.	.	.	.	.	.	747,399 00	9,083 36	181 67
Fullerton, C. D., & Co.,	.	.	.	.	.	.	21,425 00	347 27	6 95
Hill, Thomas H., & Co.,	.	.	.	.	.	.	57,095 00	582 98	11 66
Jackson, E. T., & Co.,	.	.	.	.	.	.	45,605 00	558 12	11 16
Jenkins, George, & Co.,	.	.	.	.	.	.	87,627 50	1,234 26	24 69
Read, Elijah R.,	.	.	.	.	.	.	13,500 00	170 84	3 42
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FIREMEN'S INSURANCE Co.,	.	.	.	.	.	.	\$1,023,151 50	\$12,583 77	\$251 69
Eldred, Edwin, & Co.,†	.	.	.	.	.	.	\$175,324 00	\$2,206 88	\$14 14
Farnham, Frank E.,	.	.	.	.	.	.	57,290 00	774 12	15 48
Jenkins, George, & Co.,	.	.	.	.	.	.	294,700 00	3,760 20	75 20

† From Feb. 1, 1884.

\* One month's business.



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Rice, Edward B., Sawyer & Blake,	Worcester, Boston, . . . . .	\$7,500 00 1,838,013 00	\$120 00 12,165 94	\$2 40 243 32
FIREMEN'S INSURANCE Co., Stearns, Brothers,	New York, N. Y. Boston, . . . . .	\$2,372,827 00 \$844,768 00	\$19,027 14 \$4,751 90	\$380 54 \$95 04
FRANKLIN FIRE INSURANCE Co., Adams, C. S. & Co., Ballard, E. O., Briggs, Andrew S., Briggs, George H., Carter, S. B., Chadwick, O. B., & Co., Chapin, Charles M., Church, H. C., & Son, Fisher, Frederick L., Frankle, Jones, Fullerton, Charles D., & Son, Gordon, William R., Gould, Jesse, & Son, Hartshorne, Charles F., Hastings, W. B., & Co., Hathaway, B. A., Hobbrook, Leander, Hovey & Fenno, Johnson, R. B., Kendall, Isaac B.,	Philadelphia, Penn. Framingham, Marlborough, Taunton, Amesbury, Newburyport, Peabody and Danvers, Hyde Park, Lowell, Medway, Haverhill, Brockton, Beverly, Chelsea, Wakefield, East Cambridge, Plymouth, Milford, Boston, Holyoke, Charlestown,	\$2,056 25 71,691 87 55,375 00 47,500 00 33,950 00 55,975 00 41,900 00 71,050 00 16,410 00 57,900 00 49,133 33 16,500 00 111,020 00 16,675 00 248,851 95 39,335 00 14,150 00 1,598,394 50 125,750 00 67,220 00	\$125 97 874 69 795 86 532 19 378 35 752 53 423 25 911 20 276 00 640 03 548 49 195 50 1,189 75 150 45 3,890 47 429 73 196 02 11,062 27 1,229 43 482 05	\$3 78 26 24 23 88 15 97 11 35 22 58 12 70 27 34 8 28 19 20 16 45 5 86 35 69 4 51 116 71 12 89 5 88 331 87 36 88 14 46

Lockey & Allison,	.	.	.	.	.	Fitchburg,	61,430 00	706 59	21 20
Munroe, A. C.,	.	.	.	.	.	Worcester,	182,804 00	1,924 99	57 75
Northey, William,	.	.	.	.	.	Salem,	33,650 00	392 82	11 78
Parker, James O.,	.	.	.	.	.	Methuen,	23,550 00	320 09	9 60
Pendergast, George H., & Co.,	.	.	.	.	.	Charlestown,	103,175 00	771 87	23 16
Pierce, Chauncey H.,	.	.	.	.	.	Northampton,	40,700 00	408 87	12 27
Slade, John P., & Son,	.	.	.	.	.	Fall River,	53,150 00	706 87	21 21
Stevenson, J. M.,	.	.	.	.	.	Pittsfield,	58,375 00	631 95	18 96
Stratton, Daniel W.,	.	.	.	.	.	Hudson,	31,300 00	393 69	11 81
Thomas, Edward A.,	.	.	.	.	.	Amherst,	63,805 00	659 54	19 79
Williams, Daniel W.,	.	.	.	.	.	Waltham,	45,425 00	543 08	16 29
Williams, G. D.,	.	.	.	.	.	Greenfield,	44,047 50	481 76	14 45
GERMAN AMERICAN INSURANCE Co.,							\$3,500,248 40	\$33,026 35	\$990 79
Alley, E. R., & Co.,	.	.	.	.	.	New York, N. Y.			
Appleton, Z. A.,	.	.	.	.	.	Marlborough,	\$72,400 00	\$770 03	\$15 40
Beverington, Thomas,	.	.	.	.	.	Rockport,	31,720 00	337 37	6 75
Brainard, J. C.,	.	.	.	.	.	Lawrence,	265,680 00	2,000 33	40 01
Brown, I. J.,	.	.	.	.	.	Amherst,	50,400 00	688 90	13 78
Carter, S. B.,	.	.	.	.	.	Hyde Park,	41,950 00	616 50	12 33
Church, H. C., & Son,	.	.	.	.	.	Newburyport,	43,817 00	325 64	6 51
Collins & Wheeler,	.	.	.	.	.	Lowell,	110,579 17	1,047 54	20 95
Craig & Bemis,	.	.	.	.	.	Great Barrington,	20,150 00	164 40	3 29
Cutler & Hollister,	.	.	.	.	.	Spencer,	27,350 00	184 84	3 70
Denny, Charles A.,	.	.	.	.	.	Greenfield,		75 43	1 51
Dunn & Dunn,	.	.	.	.	.	Leicester,	7,750 00	142 50	2 85
Durfee & Chace,	.	.	.	.	.	Gardner,	52,830 00	642 55	12 85
Ely, George W.,	.	.	.	.	.	Fall River,	23,692 42	270 17	5 40
Fisher, M. M.,	.	.	.	.	.	Palmer,	28,350 00	316 88	6 34
	.	.	.	.	.	Medway,	46,937 50	369 70	7 39

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Follansbee, H. L.,	Gloucester,	\$93,900 00	\$1,161 62	\$23 23
Freeman, James M.,	Franklin,	17,600 00	191 97	3 84
Fuller & Smith,	Florence,	101,008 33	1,463 08	28 06
Gilmore, W. H. P.,	Turner's Falls,	84,220 00	1,020 43	20 41
Goodell, W. S.,*	Haverhill,	58,700 00	994 62	19 89
Goodell, W. S. & Son,†	Haverhill,	33,850 00	498 58	9 97
Gould, Jesse, & Son,	Chelsea,	127,773 00	1,730 20	34 60
Hall, John T.,	Plymouth,	17,450 00	231 62	4 63
Hamilton, Andrew J.,	Athol,	49,200 00	607 89	12 16
Hastings, W. B., & Co.	East Cambridge,	133,015 33	2,503 60	50 07
Judd & Parsons,	Holyoke,	116,750 00	1,519 18	30 38
Kendall & Longley,	Worcester,	335,670 89	4,376 79	87 54
Kendall, William H.,	Salem,	134,658 33	1,762 33	35 25
Learned, Thomas H.,	Pittsfield,	63,848 43	616 95	12 34
Lockey & Allison,	Fitchburg,	100,372 00	1,203 88	24 08
Lyman, Herbert,	Westfield,	79,465 00	1,145 29	22 91
Mantor, M. M.,	Charlmont,	7,500 00	140 50	2 81
Phillips, E. M.,	Southbridge,	26,425 00	332 52	6 65
Piper & Sawyer,	Newburyport,	17,450 00	152 93	3 06
Pynchon, Joseph C.,	Springfield,	257,689 00	2,811 98	56 24
Read, E. R.,	Attleborough,	40,950 00	487 05	9 74
Rice, Henry,	North Attleborough,	39,290 00	414 99	8 30
Richards, Elias,	Weymouth,	19,925 40	157 75	3 15
Sawyer & Blake,	Boston,	3,453,328 40	17,934 27	358 69
Selkirk, A. W.,	Great Barrington,	52,050 00	401 41	8 03
Shattuck, J. N.,	Natick,	35,550 00	330 02	6 60
Silsbee & Geer,†	Lynn,	48,050 00	619 29	12 39
Silsbee & Stevens,\$	Lynn,	147,950 00	1,199 90	24 00

Slade, A. K., Jr.,	.	.	.	.	.	Fall River,	120,390 28	1,078 63	21 57
Straton, Daniel W.,	.	.	.	.	.	Hudson, .	12,200 00	120 13	2 40
Thompson, William M.,	.	.	.	.	.	Brockton,	95,580 00	1,071 68	21 43
Tillinghast & Alden, .	.	.	.	.	.	New Bedford,	219,570 00	2,452 74	49 05
Tyler, Edward D.,	.	.	.	.	.	North Adams,	51,202 50	796 33	15 93
Walker, Oliver, .	.	.	.	.	.	Northampton,	33,475 00	298 15	5 96
Webster, Williams E.,	.	.	.	.	.	Northfield,	15,980 00	188 42	3 77
Wellington & Bixby, .	.	.	.	.	.	Adams, .	52,750 00	409 80	8 20
Williams, S. A. & Co.,	.	.	.	.	.	Taunton, .	110,131 00	1,339 75	26 79
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GERMAN FIRE INSURANCE Co.,	.	.	.	.	.	Pittsburgh, Penn.	\$7,228,523 58	\$61,658 95	\$1,233 18
Cheppu & Brown, .	.	.	.	.	.	Boston and Concord,	\$980,131 54	\$10,746 84	\$322 41
Plympton & Harris, .	.	.	.	.	.	Worcester, .	36,550 00	329 78	9 89
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GERMANIA FIRE INSURANCE Co.,	.	.	.	.	.	New York, N. Y.	\$1,016,681 54	\$11,076 62	\$332 30
Baker, William, .	.	.	.	.	.	Fitchburg,	\$21,383 34	\$226 92	\$4 54
Bell, Wesley K., .	.	.	.	.	.	Ipswich, .	17,145 00	218 49	4 37
Briggs, Andrew S.,	.	.	.	.	.	Taunton, .	52,406 00	814 25	16 28
Burbank, W. L., .	.	.	.	.	.	Boston,	441,079 00	3,439 99	68 80
Cannell, J. H., .	.	.	.	.	.	Everett, .	25,250 00	189 35	3 79
Carpenter, George O.,	.	.	.	.	.	Boston, .	3,104,697 04	30,610 44	612 21
Dunn & Dunn, .	.	.	.	.	.	Gardner, .	47,446 00	409 28	8 19
Durfee & Chace,	.	.	.	.	.	Fall River,	169,585 32	1,738 58	34 77
Esty, Frederick M.,	.	.	.	.	.	Framingham,	24,907 75	165 00	3 30
Frankle, Jones, .	.	.	.	.	.	Haverhill,	109,400 00	1,677 41	33 55
Fullerton, C. D. & Co.,	.	.	.	.	.	Brockton,	92,600 00	1,193 24	23 86
Hall, John T., .	.	.	.	.	.	Plymouth,	59,300 00	677 80	13 56
Haskell, H. C. L.,	.	.	.	.	.	Gloucester,	30,700 00	342 40	6 85

† To April 1, 1884.

† From April 1, 1884.

† July 1 to October 31.

§ Nov. 1, 1883, to July 1, 1884.

|| Agency closed Feb. 27, 1884.



Cornish Ivory S.,	.	.	.	.	.	New Bedford,	.	.	.	119,085 00	1,251 58	25 03
Craig & Bemis,	.	.	.	.	.	Spencer,	.	.	.	35,850 00	432 96	8 66
Dutcher & Wickwire,	.	.	.	.	.	Sheffield,	.	.	.	35,950 00	374 10	7 48
Fears & Cunningham,	.	.	.	.	.	Gloucester,	.	.	.	17,140 00	171 25	3 42
Goodell, W. S.,§	.	.	.	.	.	Haverhill,	.	.	.	58,975 00	838 43	16 77
Goodell, W. S., & Son,	.	.	.	.	.	Haverhill,	.	.	.	33,050 00	468 77	9 38
Goodman, James & Co.,	.	.	.	.	.	Boston,	.	.	.	1,251,445 50	10,067 74	201 35
Grant, Charles E.,	.	.	.	.	.	Worcester,	.	.	.	226,968 00	2,694 81	53 90
Hayden, Charles L.,	.	.	.	.	.	South Deerfield,	.	.	.	34,940 00	267 00	5 34
Hayward, E. H.,	.	.	.	.	.	Ayer,	.	.	.	28,295 00	289 56	5 79
Hellyar, W. H.,	.	.	.	.	.	Palmer,	.	.	.	15,350 00	183 10	3 66
Hill, Thomas H. & Co.,	.	.	.	.	.	Woburn,	.	.	.	36,700 00	503 38	10 07
Judd, Dwight O ,	.	.	.	.	.	Holyoke,	.	.	.	55,100 00	516 49	10 33
Judd, F. A.,	.	.	.	.	.	Springfield,	.	.	.	138,400 00	1,617 43	32 35
Metcalf, George E.,	.	.	.	.	.	Lowell,	.	.	.	24,000 00	384 03	7 68
Murphey & Glidden,	.	.	.	.	.	Lowell,	.	.	.	15,900 00	178 50	3 57
Neyland, Daniel J.,	.	.	.	.	.	Williamstown,	.	.	.	6,050 00	54 70	1 09
Risley & Beeman,	.	.	.	.	.	West Brookfield,	.	.	.	5,375 00	64 79	1 30
Robbins, S. P.,	.	.	.	.	.	Warren,	.	.	.	20,913 00	201 65	4 03
Rowe, Walter R ,	.	.	.	.	.	Lawrence,	.	.	.	24,995 00	272 98	5 46
Silsbee & Geer,†	.	.	.	.	.	Lynn,	.	.	.	39,850 00	581 21	11 62
Silsbee & Stevens,‡	.	.	.	.	.	Lynn,	.	.	.	128,125 00	1,687 10	33 74
Stone, Samuel H.,	.	.	.	.	.	Beverly,	.	.	.	59,200 00	886 71	17 73
Wickwire, T. C.,	.	.	.	.	.	Sheffield,	.	.	.	26,110 00	264 90	5 30
Wilson & Read,	.	.	.	.	.	Pittsfield,	.	.	.	28,000 00	207 72	4 15
										\$2,592,767 00	\$25,937 74	\$518 74
										\$6,016,627 00	\$28,262 63	\$565 25



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>GREENWICH INSURANCE Co.,</b> Jordan, Lovett & Co., . . . . .	New York, N. Y. Boston, . . . . .	\$1,843,824 50	\$11,440 24	\$228 80
<b>GUARDIAN FIRE AND LIFE ASSURANCE Co.,</b> Bates, Henry A., . . . . .	London, Eng. South Abington, . . . . .	\$2,500 00	\$37 50	\$0 75
Brewster, Thomas, . . . . .	Lawrence, . . . . .	97,575 00	1,116 43	22 33
Brown, I. J., . . . . .	Newburyport, . . . . .	219,000 00	2,389 09	47 78
Bullock & Brown, . . . . .	Hyde Park, . . . . .	50,841 00	796 06	15 92
Clarke, E. C., . . . . .	North Adams, . . . . .	38,620 00	681 50	13 63
Coburn, Charles, . . . . .	Holyoke, . . . . .	188,611 00	1,578 34	31 57
Cook, Coleman, . . . . .	Lowell, . . . . .	174,650 00	1,654 50	33 09
Crowell, John F., . . . . .	East Boston, . . . . .	104,700 00	886 67	17 73
Daggett, H. M., Jr., & Co., . . . . .	Worcester, . . . . .	—	4 50	09
Frankle, Jones, . . . . .	Attleborough, . . . . .	232,404 00	2,421 77	48 44
Hastings, W. B., & Co., . . . . .	Haverhill, . . . . .	135,850 00	2,097 80	41 96
Hollis & Snow, . . . . .	East Cambridge, . . . . .	153,831 25	2,469 06	49 38
Hunt, Oliver D., . . . . .	Boston, . . . . .	4,209,040 00	34,251 04	685 02
Johnson, Thomas H., . . . . .	Amherst, . . . . .	25,500 00	349 09	6 98
Johnson, Waldo, . . . . .	Salem, . . . . .	65,100 00	902 75	18 05
Johnson, William F., & Knight, . . . . .	Webster, . . . . .	7,300 00	94 25	1 88
Kendall, Isaac B., . . . . .	Lynn, . . . . .	141,475 00	1,750 66	35 01
Learned, Thomas H., . . . . .	Charlestown, . . . . .	66,000 00	541 62	10 83
Lockey & Allison, . . . . .	Pittsfield, . . . . .	34,402 00	431 24	8 62
Lyman, Herbert, . . . . .	Fitchburg, . . . . .	126,245 00	1,403 35	28 07
Medcalf, William, . . . . .	Westfield, . . . . .	69,050 00	1,066 41	21 33
Phillips, Elisha M., . . . . .	Ware, . . . . .	28,803 33	319 70	6 39
Risley & Beeman, . . . . .	Southbridge, . . . . .	23,000 00	240 44	4 81
	West Brookfield, . . . . .	19,415 00	198 09	3 96

Serrat, William D, . . . . .	Melrose, . . . . .	101,470 00	901 33	18 03
Steele, George, . . . . .	Gloucester, . . . . .	241,739 16	2,465 31	49 31
Stevens, C. G., & Son, . . . . .	Clinton, . . . . .	52,055 00	449 00	8 98
Thompson, William M., . . . . .	Brockton, . . . . .	144,387 50	2,011 18	40 22
Tillinghast & Alden, . . . . .	New Bedford, . . . . .	205,720 00	2,698 01	53 96
Warriner, S. C., . . . . .	Springfield, . . . . .	199,598 00	2,318 66	46 37
Washburn, J. D., . . . . .	Worcester, . . . . .	285,077 00	3,481 20	69 68
Wellington & Bixby, . . . . .	Adams, . . . . .	34,200 00	329 54	6 59
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GUARDIAN FIRE INSURANCE Co., . . . . .	New York, N. Y. . . . .	\$7,478,159 24	\$72,339 09	\$1,446 76
Rotherey, J. J. E., . . . . .	Boston, . . . . .	\$568,525 00	\$4,678 45	\$93 57
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HAMBURG-BREMEN FIRE INSURANCE Co., . . . . .	Hamburg, Germany. . . . .			
Alley, E. R., & Co., . . . . .	Marlborough, . . . . .	\$35,075 00	\$334 01	\$6 68
Baker, William, . . . . .	Fitchburg, . . . . .	16,315 00	147 15	2 94
Barrows & White, . . . . .	Jamaica Plain, . . . . .	19,775 00	246 00	4 92
Blaney, Alexander, . . . . .	Natick, . . . . .	39,525 00	477 15	9 54
Brockway, Charles J., . . . . .	Newburyport, . . . . .	20,700 00	170 43	3 41
Clark, Henry, . . . . .	Springfield, . . . . .	126,000 00	1,150 77	23 02
Clark, W. E., . . . . .	Framingham, . . . . .	83,390 00	964 28	19 29
Colby & Jones, . . . . .	Salem, . . . . .	13,366 67	262 49	5 25
Collins, T. C., . . . . .	Middleborough, . . . . .	39,840 00	592 61	11 85
D'Evelyn, John S.,* . . . . .	Lowell, . . . . .	18,400 00	208 38	4 17
Dewey & Wright, . . . . .	Great Barrington, . . . . .	10,625 00	99 37	1 99
Dewey, William C., . . . . .	Palmer, . . . . .	7,000 00	71 25	1 42
Fairbairn, John R., . . . . .	East Cambridge, . . . . .	77,180 00	711 21	14 22
Faunce & Dearborn, . . . . .	Hyde Park, . . . . .	8,300 00	78 25	1 56
Faunce, Thomas E., . . . . .	Hyde Park, . . . . .	4,125 00	55 62	1 11
Fenner, Arthur, . . . . .	Ayer, . . . . .	23,000 00	146 93	2 94

\* Agency taken away in April, 1884.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Follansbee, H. L., .	Gloucester, .	\$153,000 00	\$1,512 31	\$30 25
Foster, N., Jr., & Wise, .	Boston, .	3,456,907 00	20,497 94	409 96
Frankle, Jones,*, .	Haverhill, .	19,300 00	235 45	4 71
Fullerton, Charles D., & Co., .	Brockton, .	4,800 00	67 23	1 34
Grinnell, L., & Co., .	New Bedford, .	71,500 00	584 41	11 69
Haffards, G. M., .	Fall River, .	91,995 14	631 30	12 63
Hathaway, B. A., .	Plymouth, .	24,095 00	295 51	5 91
Jackson, F. T., & Co., .	Taunton, .	55,521 00	499 85	10 00
Johnson, R. B., .	Holyoke, .	80,325 00	820 88	16 42
Kendall, Charles C., .	South Boston, .	9,100 00	63 50	1 27
Leighton, Royal B., .	Melrose, .	80,725 00	747 24	14 94
Mann, Seth, 2d., .	Randolph, .	3,920 00	44 97	90
Norris & Corthell, .	Hingham, .	14,325 00	292 41	5 85
Nutter, Fred. C., .	East Bridgewater, .	6,100 00	57 00	1 14
Odell, Charles, .	Salem, .	53,261 00	710 64	14 21
Parker, George G., .	Milford, .	7,300 00	187 75	3 75
Rice, Henry, .	North Attleborough, .	27,625 00	261 29	5 23
Rowe, Walter R., .	Lawrence, .	32,900 00	366 35	7 33
Serrat, William D., .	Malden, .	38,760 00	359 45	7 19
Sherman, Frederick W., .	Lowell, .	59,483 33	405 95	8 12
Silsbee & Geer,† .	Lynn, .	13,500 00	166 45	3 33
Silsbee & Stevens,‡ .	Lynn, .	51,850 00	849 22	16 98
Spaulding, L. V., .	Haverhill, .	73,625 00	716 75	14 33
Stratton, Daniel W.,§ .	Hudson, .	9,200 00	166 13	3 32
Thomas, Edward A., .	Amherst, .	14,441 67	159 42	3 19
Tyler, Edward D., .	North Adams, .	55,450 00	660 61	13 21
Walker, Oliver, .	Northampton, .	1,000 00	5 50	11
Washburn, J. D., .	Worcester, .	155,160 00	1,819 38	36 39

Wellington & Bixby, Wilson & Read, . . .	.	.	.	.	.	Adams, Pittsfield, .	.	.	.	.	12,425 00 30,666 36	167 68 282 40	3 35 5 65
HANOVER FIRE INSURANCE Co.,													
Abbott, H. Edward, . . .	.	.	.	.	.	New York, N. Y.,	.	.	.	.	\$5,250,877 17	\$39,350 87	\$787 01
Alley, E. R., & Co., . . .	.	.	.	.	.	Brookline, . . .	.	.	.	.	\$157,100 00	\$2,003 59	\$40 07
Andrus, F. O., . . .	.	.	.	.	.	Marlborough, . .	.	.	.	.	67,800 00	828 01	16 56
Appleton, Z. A., . . .	.	.	.	.	.	Sheffield, . . .	.	.	.	.	-	151 27	3 03
Baker, William, . . .	.	.	.	.	.	Rockport, . . .	.	.	.	.	45,375 00	521 63	10 43
Bates, Daniel J., . . .	.	.	.	.	.	Fitchburg, . . .	.	.	.	.	32,548 34	426 52	8 53
Briggs, Andrew S., . .	.	.	.	.	.	North Scituate, .	.	.	.	.	3,115 00	43 60	87
Burnham, Edward, . .	.	.	.	.	.	Taunton, . . .	.	.	.	.	71,751 00	953 13	19 06
Carter, S. B., . . .	.	.	.	.	.	Amesbury, . . .	.	.	.	.	78,650 00	673 17	13 46
Colby & Jones, . . .	.	.	.	.	.	Cambridgeport, .	.	.	.	.	197,825 00	1,901 25	38 02
Collins, Thomas C., . .	.	.	.	.	.	Newburyport, . .	.	.	.	.	40,220 00	376 89	7 54
Crane, Wesley C., . . .	.	.	.	.	.	Salem, . . .	.	.	.	.	111,223 67	1,660 33	33 21
Currier, Aug. N., . . .	.	.	.	.	.	Middleborough, .	.	.	.	.	27,600 00	423 72	8 47
Danforth, William S., .	.	.	.	.	.	Somerville, . . .	.	.	.	.	106,290 00	474 27	9 49
Dewey & Wright, . . .	.	.	.	.	.	Worcester, . . .	.	.	.	.	301,727 00	3,669 21	73 38
Durfee & Chace, . . .	.	.	.	.	.	Plymouth, . . .	.	.	.	.	8,800 00	148 05	2 96
Farnsworth, Ezra S., . .	.	.	.	.	.	Great Barrington, .	.	.	.	.	49,900 00	470 75	9 41
Fiske, B. S., . . .	.	.	.	.	.	Fall River, . . .	.	.	.	.	12,810 00	157 15	3 14
Frankle, Jones, . . .	.	.	.	.	.	Newtonville, . . .	.	.	.	.	31,275 00	293 75	5 87
Freeman, James M., . .	.	.	.	.	.	Brighton, . . .	.	.	.	.	37,400 00	358 97	7 18
Gould, Jesse, & Son, . .	.	.	.	.	.	Haverhill, . . .	.	.	.	.	80,150 00	1,000 04	20 00
Hamilton, Andrew J., . .	.	.	.	.	.	Franklin, . . .	.	.	.	.	15,700 00	160 00	3 20
Higley, George T., . . .	.	.	.	.	.	C e sea, . . .	.	.	.	.	41,865 00	418 08	8 36
Hill, Thomas H., & Co.,	.	.	.	.	.	Athol, . . .	.	.	.	.	25,600 00	393 36	7 87
	.	.	.	.	.	Ashland, . . .	.	.	.	.	17,150 00	116 29	2 33
	.	.	.	.	.	Woburn, . . .	.	.	.	.	102,100 00	1,185 56	23 71

\* Agency closed Jan. 16, 1884.

† July 1 to October 31.

‡ From Nov. 1, 1883, to July 1, 1884.

§ Agency closed Oct. 6, 1884.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Hovey & Fenno, . . . . .	Boston, . . . . .	\$2,310,130 00	\$14,751 13	\$295 02
Howland, Charles W., . . . . .	Rockland, . . . . .	19,800 00	311 67	6 23
Howland, Isaac C., . . . . .	Abington, . . . . .	98,700 00	1,127 84	22 56
Hyde, J. F. C., . . . . .	Newton, . . . . .	12,000 00	78 67	1 57
Johnson, Charles B., . . . . .	Easthampton, . . . . .	40,625 00	436 71	8 73
Johnson, R. B., . . . . .	Holyoke, . . . . .	104,142 03	1,168 81	23 38
Johnson, W. F., & Knight, . . . . .	Lynn, . . . . .	181,750 00	2,178 36	43 57
Kennedy, Thomas C., . . . . .	East Boston, . . . . .	162,456 00	1,203 32	24 07
Ladd Bros. & Co., . . . . .	Springfield, . . . . .	237,800 00	2,602 08	52 04
Lamb, Liberty, . . . . .	Webster, . . . . .	19,650 00	308 13	6 16
Lyman, Herbert, . . . . .	Westfield, . . . . .	82,015 00	859 45	17 19
Merrick, Spencer R., . . . . .	Clinton, . . . . .	25,870 00	270 26	5 41
Meserve, Clement, . . . . .	Hopkinton, . . . . .	49,106 00	575 64	11 51
Norwood, John K., . . . . .	Lawrence, . . . . .	49,962 00	715 72	14 31
Pendergast, George H., & Co., . . . . .	Charlestown, . . . . .	81,420 00	781 99	15 64
Phillips, Elisha M., . . . . .	Southbridge, . . . . .	59,904 00	638 42	12 77
Piper & Sawyer, . . . . .	Newburyport, . . . . .	8,600 00	47 91	96
Porter, Samuel, . . . . .	Beverly, . . . . .	54,881 00	727 61	14 55
Puffer, Loring W., . . . . .	Brockton, . . . . .	57,983 00	861 85	17 24
Richardson, O. P., Jr., . . . . .	Attleborough, . . . . .	59,450 00	794 68	15 89
Slade, A. K., Jr., . . . . .	Fall River, . . . . .	68,150 00	824 38	16 49
Smith, H. H., . . . . .	Vineyard Haven, . . . . .	46,125 00	605 64	12 11
Thomas, Edward A., . . . . .	Amherst, . . . . .	103,780 00	822 47	16 45
Tillinghast & Alden, . . . . .	New Bedford, . . . . .	54,690 00	735 80	14 72
Tucke, Edward M., . . . . .	Lowell, . . . . .	130,685 00	1,209 08	24 18
Tyler, Edward D., . . . . .	North Adams, . . . . .	113,860 00	1,394 49	27 89
Walker, Oliver, . . . . .	Northampton, . . . . .	69,190 00	658 08	13 16
West, Charles T., . . . . .	Lexington, . . . . .	29,200 00	263 54	5 27

Wickwire, T. C., Wilson & Read, .	.	.	.	.	Sheffield, . Pittsfield, .	23,050 50 147,166 67	238 28 1,419 48	4 77 28 39
<b>HARTFORD FIRE INSURANCE Co.,</b>								
Adams, C. S., & Co., .	.	.	.	.	Hartford, Conn.	\$6,166,116 21	\$57,420 08	\$1,148 38
Alley, E. R., & Co., .	.	.	.	.	Framingham, .	\$40,012 34	\$331 58	\$6 63
Barrows & White, .	.	.	.	.	Marlborough, .	108,075 00	1,289 88	25 80
Brown, I. J., .	.	.	.	.	Jamaica Plain, .	84,500 00	967 60	19 35
Burleigh, O. H., .	.	.	.	.	Hyde Park, .	77,750 00	854 02	17 08
Carpenter, R. W., .	.	.	.	.	Natick, .	56,325 00	685 64	13 71
Carter, S. B., .	.	.	.	.	Foxborough, .	9,200 00	100 00	2 00
Chadwick, O. B., & Co.,	.	.	.	.	Newburyport, .	134,535 00	1,615 29	32 31
Cheppu & Brown, .	.	.	.	.	Peabody and Danvers,	198,145 00	2,534 43	50 69
Church, H. C., & Son,	.	.	.	.	Boston and Concord,	5,500 00	58 75	1 17
Cogswell, Theodore F.,	.	.	.	.	Lowell, .	257,215 33	2,878 43	57 57
Collins, Thomas C., .	.	.	.	.	Ipswich, .	6,650 00	68 40	1 37
Dewey & Wright, .	.	.	.	.	Middleborough,	6,550 00	132 00	2 64
Dudley & Andrews, .	.	.	.	.	Great Barrington,	45,055 00	524 32	10 49
Dunn & Dunn, .	.	.	.	.	Monson, .	15,250 00	215 70	4 31
Ely, George W., .	.	.	.	.	Gardner, .	85,736 00	883 14	17 66
Fairbanks, John W., .	.	.	.	.	Palmer, .	106,000 00	966 41	19 33
Fisher, M. M., .	.	.	.	.	Westborough, .	78,321 00	933 05	18 66
Gilmore, W. H. P., .	.	.	.	.	Medway, .	62,150 00	683 39	13 67
Goodell, W. S.,* .	.	.	.	.	Turner's Falls,	59,925 00	638 73	12 77
Goodell, W. S., & Son,†	.	.	.	.	Haverhill,	124,025 00	1,927 92	38 56
Greenwood, S. A., .	.	.	.	.	Haverhill,	56,200 00	732 65	14 65
Hall, John T., .	.	.	.	.	Winchendon, .	4,500 00	66 25	1 32
Hamilton, Andrew J.,	.	.	.	.	Plymouth, .	53,900 00	523 75	10 47
Hawks, Charles W., .	.	.	.	.	Athol, .	84,366 00	1,087 38	21 75
	.	.	.	.	Shelburne Falls,	8,050 00	136 88	2 74

† From April 1, 1884.

\* To April 1, 1884.



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Hovey & Fenno,	Boston,	\$3,402,622 26	\$22,258 06	\$445 16
Howland, E. P.,	Quincy,	36,625 00	457 20	9 14
Hyde, James F. C.,	Newton,	66,150 00	526 22	10 52
Ingraham, W. H.,	Watertown,	20,550 00	278 52	5 57
Johnson, R. B.,	Holyoke,	240,798 37	2,392 57	47 85
Johnson, Waldo,	Webster,	44,462 00	570 95	11 42
Kendall, Isaac B.,	Charlestown,	40,607 00	288 93	5 78
Kimball, John G.,	Nashua, N. H.,	18,375 00	244 06	4 88
Lane, Otis,	Ware,	66,150 00	698 00	13 96
Lyman, Herbert,	Westfield,	158,835 00	2,050 94	41 02
Lyons, Samuel J.,	Greenfield,	114,382 14	1,254 65	25 09
Maguire, John G.,	Woburn,	66,787 50	763 11	15 26
McCann, J. A., & Co.,	Chelsea,	52,900 50	494 00	9 88
Morris & Farrington,*	Monson,	50,225 00	685 19	13 70
Northey, William,	Salem,	266,025 00	2,470 35	49 41
Packard, S. Franklin,	Brockton,	100,475 00	1,141 08	22 82
Parker, George G.,	Milford,	23,500 00	277 73	5 55
Parker, James O.,	Methuen,	30,515 00	320 35	6 41
Phillips, Elisha M.,	Southbridge,	117,492 66	1,412 65	28 25
Pierce, Chauncey H.,	Northampton,	362,572 00	3,619 29	72 33
Porter, Samuel,	Beverly,	31,016 00	563 97	11 28
Puffer, George D.,	Saxonville,	25,675 00	339 70	6 79
Pynchon, Joseph C.,	Springfield,	620,302 00	6,154 50	123 09
Richardson, O. P., Jr.,	Attleborough,	82,775 00	989 36	19 79
Silabee & Geer,†	Lynn,	95,500 00	1,235 11	24 70
Silabee & Stevens,†	Lynn,	222,000 00	2,977 14	59 54
Slade, John P., & Son,	Fall River,	174,785 00	1,657 28	33 15
Smart, Joseph A.,	Andover,	28,025 00	318 57	6 37

Smith & Skerry, . . . . .	North Brookfield, . . . . .	91,200 00	1,244 50	24 89
Smith, Henry H., . . . . .	Vineyard Haven, . . . . .	35,060 00	385 25	7 70
Stacy, S. A., & Son, . . . . .	Gloucester, . . . . .	117,550 00	1,070 92	21 42
Stevens, Charles G., & Son, . . . . .	Clinton, . . . . .	25,755 00	302 43	6 05
Stoddard, I. N., . . . . .	Plymouth, . . . . .	1,000 00	10 00	20
Stratton, Daniel W., . . . . .	Hudson, . . . . .	53,650 00	675 91	13 52
Swan, Albert D., . . . . .	Lawrence, . . . . .	65,885 00	1,062 52	21 25
Tillinghast & Alden, . . . . .	New Bedford, . . . . .	140,310 00	1,763 46	35 27
Tyler, Edward D., . . . . .	North Adams, . . . . .	99,385 00	1,321 06	26 42
Upton & Willis, . . . . .	Fitchburg, . . . . .	76,550 00	808 09	16 16
Viles, Daniel F., . . . . .	Waltham, . . . . .	88,825 00	848 26	16 97
Washburn, J. D., . . . . .	Worcester, . . . . .	608,436 00	8,337 65	166 75
Williams, S. A., & Co., . . . . .	Taunton, . . . . .	125,715 00	1,571 54	31 43
Wilson & Read, . . . . .	Pittsfield, . . . . .	168,138 00	1,877 48	37 55
		\$10,024,622 10	\$98,554 14	\$1,971 05
HOME INSURANCE Co., . . . . .	New York, N. Y., . . . . .	\$39,483 34	\$121 20	\$8 42
Adams, C. S., & Co., . . . . .	Framingham, . . . . .	67,560 00	888 35	17 77
Alden, Jared F., . . . . .	Middleborough, . . . . .	107,750 00	1,145 84	22 92
Alley, E. R., & Co., . . . . .	Marlborough, . . . . .	10,850 00	112 94	2 26
Andrus, F. O., . . . . .	Sheffield, . . . . .	83,032 00	882 29	17 64
Baker, William, . . . . .	Fitchburg, . . . . .	37,400 00	420 37	8 41
Barrett, R. F., . . . . .	Concord, . . . . .	13,310 00	172 23	3 44
Bell, Wesley K., . . . . .	Ipswich, . . . . .	22,700 00	228 16	4 56
Billings, Henry W., . . . . .	Conway, . . . . .	8,800 00	126 00	2 52
Bridgman, William E., . . . . .	Belchertown, . . . . .	173,215 00	2,038 67	40 77
Briggs, Andrew S., . . . . .	Taunton, . . . . .	87,700 00	911 25	18 22
Burleigh, O. H., . . . . .	Natick, . . . . .	300,025 00	3,018 37	60 37
Burnham, Edward, . . . . .	Cambridgeport, . . . . .	157,710 00	1,652 30	33 05
Bush, A. L., . . . . .	Westfield, . . . . .			

\* From March 1, 1884.

† Nov. 1, 1883, to July 1, 1884.

‡ July 1 to October 31.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Carter, S. B.,	Newburyport, .	\$156,880 00	\$1,482 56	\$29 65
Chadwick, O. B., & Co.,	Peabody and Danvers, .	19,350 00	183 37	3 67
Chapin & Williams, .	Greenfield, .	119,845 00	1,083 46	21 67
Chapin, Charles M., .	Hyde Park, .	74,575 00	754 24	15 08
Cheever, John H., .	Manchester, .	44,125 00	471 10	9 42
Collins & Wheeler, .	Great Barrington, .	35,800 00	356 67	7 13
Colton, Edwin K., .	Longmeadow, .	45,275 00	463 98	9 28
Craig & Bemis, .	Spencer, .	64,300 00	780 33	15 61
Crane, W. C., .	Somerville, .	125,448 05	966 51	19 33
Curtis, Orson B., .	Colrain, .	14,550 00	152 50	3 05
Cutler, Nahum S., .	Barnardston, .	44,366 67	494 84	9 90
Darling, Uriah T., Jr.,	Leyden, .	29,925 00	200 90	4 02
Demon, W. E., .	Mitineague, .	28,150 00	381 30	7 63
Denny, Charles A., .	Leicester, .	59,634 00	741 64	14 83
Dunn & Dunn, .	Gardner, .	105,431 00	1,176 63	23 53
Ely, George W., .	Palmer, .	196,085 00	1,813 42	36 27
Faunce, George B., .	Boston, .	505,938 00	3,784 60	75 69
Fisher, M. M., .	Medway, .	154,775 00	1,522 24	30 44
Fiske, George B., .	Holliston, .	53,790 00	559 86	11 20
Forward, Joseph M., .	Southwick, .	24,450 00	298 18	5 96
George, J. Phillips, .	Jamaica Plain, .	88,900 00	811 21	16 22
Gilmore, W. H. P., .	Turner's Falls, .	104,595 00	1,297 79	25 96
Goddard, Ira N., .	Millbury, .	99,315 00	1,184 41	23 69
Goodell, W. S., .	Haverhill, .	82,250 00	1,406 98	28 14
Goodell, W. S., & Son,†	Haverhill, .	57,200 00	806 95	16 14
Gorton, William R., .	Beverly, .	29,550 00	456 33	9 13
Gould, Jesse, & Son, .	Chelsea, .	265,457 00	3,028 43	60 57
Greenwood, C. C., .	Needham, .	42,400 00	449 60	8 99



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Morse, Edwin S.,	Dedham, .	\$19,475 00	\$209 40	\$4 18
Otis, George, .	Yarmouthport, .	130,625 00	1,465 37	29 31
Pease, M. H., .	Lee, .	74,525 00	839 98	16 80
Phillips, Elisha M.,	Southbridge, .	58,872 00	734 63	14 69
Piper & Sawyer,	Newburyport, .	37,190 00	415 13	8 30
Pomeroy, Charles,	Northfield, .	78,900 00	897 98	17 96
Proctor, Abel R.,	Arlington, .	6,200 00	62 50	1 25
Reed, E. M., .	Mansfield, .	34,800 00	380 11	7 60
Richards, Elias, .	Weymouth, .	72,540 00	827 82	16 56
Richardson, O. P., Jr.,	Attleborough, .	115,090 00	1,256 45	25 13
Ryder, Thomas M.,*	Wareham, .	69,635 00	740 01	14 80
Sargent, Bailey, .	Merrimac, .	45,395 00	584 53	11 69
Selkirk, A. W., .	Great Barrington, .	95,560 00	964 14	19 28
Serrat, William D.,	Malden, .	258,167 00	1,806 60	36 13
Silsbee & Geer,†	Lynn, .	85,900 00	1,114 33	22 29
Silsbee & Stevens,†	Lynn, .	212,725 00	2,462 40	49 25
Slade, John P., & Son,	Fall River, .	144,102 50	1,461 91	29 24
Smith & Skerry, .	North Brookfield, .	73,950 00	978 36	19 57
Smith, Henry A., .	Stoneham, .	27,775 00	565 88	11 32
Stacy, S. A., & Son,	Gloucester, .	174,860 00	1,759 01	35 18
Swan, Albert D., .	Lawrence, .	242,312 50	2,915 46	58 31
Taft, C. R., .	Williamstown, .	66,342 00	593 09	11 86
Tarr, J. Truman, & Co.,	Rockport, .	24,725 00	274 62	5 49
Thompson, William M.,	Brockton, .	229,025 00	3,632 47	72 65
Tillinghast & Alden, .	New Bedford, .	552,057 00	6,045 97	120 92
Tucke, Edward M., .	Lowell, .	238,808 00	2,425 79	48 52
Tyler, Edward D., .	North Adams, .	152,584 00	1,893 86	37 88
Viles, Daniel F., .	Waltham, .	72,400 00	900 74	18 01



Walker, Oliver, . . .	Northampton, . . .	150,025 00	1,754 76	35 10
Washburn, J. D., . . .	Worcester, . . .	493,552 00	6,252 63	125 05
Wellington, H. H., . . .	Adams, . . .	76,425 00	703 20	14 06
Welsh, Josiah S., . . .	Hudson, . . .	27,150 00	317 70	6 35
Wetherbee & Nutter, . . .	Brighton, . . .	21,650 00	318 40	6 37
White, Luther, . . .	Chicopee, . . .	44,900 00	423 65	8 47
Wickwire, Thomas C., . . .	Sheffield, . . .	53,732 50	620 66	10 41
Wight, Henry K., . . .	Indian Orchard, . . .	23,550 00	225 28	4 51
Williamson, R. J. & C., . . .	Webster, . . .	27,520 00	500 96	10 02
		\$18,150,809 96	\$181,362 63	\$3,627 24
HOWARD INSURANCE Co.,				
Adams, J. Fred., . . .	New York, N. Y.			\$14 35
Barbour, Alfred L., . . .	Haverhill, . . .	\$57,650 00	\$717 69	94
Barnes, William, . . .	West Newton, . . .	11,675 00	47 25	7 46
Bevington, Thomas, . . .	Marlborough, . . .	26,600 00	373 44	16 79
Blaney, Alexander, . . .	Lawrence, . . .	64,261 00	839 54	9 35
Brown, Henry A., . . .	Natick, . . .	31,535 00	467 34	29 23
Chase, William E., . . .	Salem, . . .	89,229 00	1,461 29	52 71
Cook, Samuel H., . . .	Newburyport, . . .	228,870 00	2,635 48	26 24
D'Evelyn, John S., . . .	New Bedford, . . .	81,080 00	1,312 12	27 19
Dodd, S. & Co., . . .	Lowell, . . .	118,687 50	1,359 28	10 66
Durfee & Chace, . . .	Gloucester, . . .	46,920 00	533 09	35 09
Ellison, Baker, & Coolidge, . . .	Fall River, . . .	171,433 95	1,754 29	442 51
Fairbairn, J. R., § . . .	Boston, . . .	2,282,198 00	22,125 53	3 66
Fiske, B. S., & Son, . . .	East Cambridge, . . .	13,900 00	183 25	6 24
Fiske, George B.,    . . .	Brighton, . . .	28,100 00	312 18	3 40
Fullerton, C. D., & Co., . . .	Holliston, . . .	15,425 00	169 97	21 97
Hale, Jeremiah B., . . .	Brockton, . . .	73,510 00	1,098 60	5 33
Jackson, E. T., & Co., . . .	Medfield, . . .	19,770 00	266 48	27 47
	Taunton, . . .	105,741 00	1,373 44	

\* Eleven months.

† From July 1 to October 31.

‡ From Nov. 1, 1883, to July 1, 1884.

§ From August 15.

|| For four months.



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Jenkins, George, & Co.,	Lynn, . . . . .	\$150,712 50	\$1,994 98	\$39 90
Kendall, Charles C.,	South Boston, . . . . .	2,000 00	20 00	40
Kirby, Charles E.,	Fitchburg, . . . . .	54,025 00	647 59	12 95
Leonard, Franklin,	Westfield, . . . . .	7,250 00	138 03	2 76
Munroe, A. C.,	Worcester, . . . . .	289,490 66	3,917 32	78 35
Pendergast, George H., & Co.,	Charlestown, . . . . .	27 435 00	368 02	7 36
Pynchon, Joseph C.,	Springfield, . . . . .	109,608 00	1,288 53	25 77
Read, Elijah R.,	Attleborough, . . . . .	45,375 00	584 04	11 68
Read, Frederick F.,	Roxbury, . . . . .	14,250 00	107 50	2 15
Serrat, W. D.,*	Melrose, . . . . .	34,975 00	485 33	9 71
Stevenson, J. M.,	Pittsfield, . . . . .	89,305 50	1,298 13	25 96
Storer, William N.,†	Cambridge, . . . . .	21,850 00	243 85	4 88
Walcott, C. B.,	Holyoke, . . . . .	59,235 00	531 89	10 64
		\$4,372,197 11	\$18,655 47	\$973 10
IMPERIAL FIRE INSURANCE Co.,	London, Eng.,	\$129,287 92	\$1,942 61	\$38 85
Ballard, E. O.,	Marlborough, . . . . .	121,910 00	1,410 26	28 21
Bevington, Thomas,	Lawrence, . . . . .	36,100 00	658 30	13 17
Blaney, Alexander,	Natick, . . . . .	33,525 00	1,190 00	23 80
Bullock & Brown,	North Adams, . . . . .	104,420 00	1,602 71	32 05
Chadwick, O. B. & Co.,	Peabody and Danvers, . . . . .	36,650 00	464 77	9 30
Chase, W. E.,‡	Newburyport, . . . . .	100,275 00	1,199 78	24 00
Church, H. C., & Son,	Lowell, . . . . .	306,329 66	3,517 33	70 35
Clark, Henry,	Springfield, . . . . .	2,000 00	39 84	80
Coolidge, Augustus,§	Athol, . . . . .	27,662 50	333 94	6 68
Dewey & Wright,	Great Barrington, . . . . .	60,650 00	776 84	15 54
Ely, George W.,	Palmer, . . . . .	46,325 00	704 45	14 09
Fisher, Frederick L.,	Medway, . . . . .			

Fullerton, Charles D., & Co.,	.	.	.	Brockton,	.	.	.	217,800 00	2,849 76	57 00
Goodell, W. S.,	.	.	.	Haverhill,	.	.	.	63,650 00	893 13	17 86
Goodell, W. S., & Son,¶	.	.	.	Haverhill,	.	.	.	21,100 00	485 10	9 70
Greene, W. S.,	.	.	.	Fall River,	.	.	.	37,200 00	544 25	10 88
Hall, John T.,	.	.	.	Plymouth,	.	.	.	27,900 00	212 02	4 24
Holbrook, Leander,	.	.	.	Milford,	.	.	.	23,350 00	280 42	5 61
Johnson, Waldo,	.	.	.	Webster,	.	.	.	18,200 00	271 93	5 44
Kendall & Longley,	.	.	.	Worcester,	.	.	.	280,357 39	4,156 31	83 13
Lockett & Allison,	.	.	.	Fitchburg,	.	.	.	124,770 00	1,875 18	37 50
Macintire, S. A.,	.	.	.	Salem,	.	.	.	111,150 00	1,741 22	34 82
Magna, A. G.,	.	.	.	Holyoke,	.	.	.	28,705 00	405 48	8 11
Nickerson, Lewis,	.	.	.	Provincetown,	.	.	.	8,950 00	152 12	3 04
Paige, John C.,	.	.	.	Boston,	.	.	.	5,300,905 49	57,429 05	1,148 58
Porter, B. T. H.,	.	.	.	Woburn,	.	.	.	87,500 00	1,463 20	29 26
Richardson, O. P., Jr.,	.	.	.	Attleborough,	.	.	.	40,475 00	537 65	10 75
Risley & Beeman,	.	.	.	West Brookfield,	.	.	.	9,700 00	86 70	1 73
Silsbee & Geer,**	.	.	.	Lynn,	.	.	.	76,900 00	1,159 28	23 19
Silsbee & Stevens,††	.	.	.	Lynn,	.	.	.	165,800 00	2,362 15	47 24
Steele, George,	.	.	.	Gloucester,	.	.	.	189,989 82	2,065 16	41 30
Tillinghast & Alden,	.	.	.	New Bedford,	.	.	.	139,570 00	1,792 24	35 84
Walker, Oliver,	.	.	.	Northampton,	.	.	.	49,143 75	682 60	13 65
Williams, S. A., & Co.,	.	.	.	Taunton,	.	.	.	41,638 00	556 50	11 13
Wilson & Read,	.	.	.	Pittsfield,	.	.	.	83,235 86	884 46	17 69
INSURANCE CO OF THE STATE OF PENNSYLVANIA,									\$96,726 74	\$1,934 53
Adams, Edward F.,	.	.	.	Philadelphia, Penn.	.	.	.	\$19,825 00	\$309 62	\$9 29
Boardman & Ingalls,	.	.	.	Haverhill,	.	.	.	73,247 00	1,065 56	31 97
Brainard, J. C.,	.	.	.	Lynn,	.	.	.	12,900 00	203 61	6 11
	.	.	.	Amherst,	.	.	.			

\* Agency taken April 19, 1884.  
 || To April 1, 1884.

† For six months.  
 ¶ From April 1, 1884.

‡ Since July only.  
 \*\* July 1 to October 31.

§ For one month, October.  
 †† From Nov. 1, 1883, to July 1, 1884.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Brown, Benjamin F., . . . . .	Charlestown, . . . . .	\$12,000 00	\$140 25	\$4 21
Clark, W. E., . . . . .	Framingham, . . . . .	24,150 00	233 16	6 99
Coburn, Charles, . . . . .	Lowell, . . . . .	35,145 00	317 55	9 53
Dudley & Andrews,* . . . . .	Monson, . . . . .	2,000 00	32 75	98
Field & Ingraham, . . . . .	Worcester, . . . . .	126,080 00	992 59	29 78
Follansbet, H. L., . . . . .	Gloucester, . . . . .	13,500 00	167 58	5 03
Gould, Jesse, & Son, . . . . .	Chelsea, . . . . .	15,250 00	261 66	7 85
Hastings, W. B., & Co., . . . . .	East Cambridge, . . . . .	51,977 50	804 43	24 13
Howland, S. D., . . . . .	Fall River, . . . . .	46,225 00	621 15	18 63
Lockey & Allison, . . . . .	Fitchburg, . . . . .	8,450 00	71 97	2 16
Morse, L. Foster, . . . . .	Boston, . . . . .	4,700 00	38 25	1 15
Norwood, J. K., . . . . .	Lawrence, . . . . .	16,150 00	261 69	7 85
Nutting, Arthur F., . . . . .	Northampton, . . . . .	12,350 00	151 12	4 53
O'Brien, Thomas L., . . . . .	Boston, . . . . .	1,663,972 75	13,270 99	398 13
Parkhurst, C. S., . . . . .	Springfield, . . . . .	48,500 00	495 67	14 87
Pope, Hubert, . . . . .	South Boston, . . . . .	35,970 00	280 18	8 41
Read, E. R., . . . . .	Attleborough, . . . . .	26,900 00	356 80	10 70
Spring, John F., . . . . .	Greenfield, . . . . .	19,850 00	262 60	7 88
Sproat, Alfred B., . . . . .	Taunton, . . . . .	52,200 00	627 65	18 83
Taft, S. S., . . . . .	Palmer, . . . . .	2,900 00	57 25	1 72
Van Campen, H., . . . . .	New Bedford, . . . . .	22,400 00	367 25	11 02
Whittemore, Joseph, . . . . .	Cambridge, . . . . .	15,700 00	144 75	4 34
		\$2,362,342 25	\$21,536 08	\$646 09
IRVING INSURANCE CO., . . . . .	New York, N. Y. . . . .			
Adams, E. F., . . . . .	Haverhill, . . . . .	\$7,825 00	\$131 75	\$2 63
Beattie, W. A., . . . . .	Boston, . . . . .	1,145,715 94	10,223 90	204 48
Boardman & Ingalls,† . . . . .	Lynn, . . . . .	30,600 00	525 23	10 50

Burleigh, O. H., . . . . .	Natick, . . . . .	40,400 00	590 47	11 81
D'Evelyn, John S.,† . . . . .	Lowell, . . . . .	34,975 00	604 56	12 09
Harrington, N. A.,§ . . . . .	Worcester, . . . . .	39,400 00	437 82	8 76
Judd & Parsons,   . . . . .	Holyoke, . . . . .	30,116 70	458 88	9 18
Lockey & Allison, . . . . .	Fitchburg, . . . . .	30,940 00	593 69	11 87
Miller, George F.,¶ . . . . .	North Adams, . . . . .	30,085 00	470 42	9 41
Norris & Corthell, . . . . .	Boston, . . . . .	16,950 00	209 00	4 18
Parker, F. S., . . . . .	Pittsfield, . . . . .	8,900 00	93 00	1 86
Van Campen, Iiram, . . . . .	New Bedford, . . . . .	16,500 00	291 87	5 84
		\$1,432,407 64	\$14,630 59	\$292 61
JEFFERSON INSURANCE Co., . . . . .		\$636,464 00	\$4,122 67	\$82 45
Rothery, J. J. E., . . . . .	New York, N. Y. . . . .			
	Boston, . . . . .			
LANCASHIRE INSURANCE Co., . . . . .				
Bevington, Thomas, . . . . .	Manchester, Eng. . . . .			
Brewster, William H., Jr., . . . . .	Lawrence, . . . . .	\$57,488 00	\$747 75	\$14 95
Burge, Lorenzo, Hayes & Co., . . . . .	Newburyport, . . . . .	96,777 00	1,157 96	23 16
Burleigh, O. H., . . . . .	Boston, . . . . .	4,050 00	81 25	1 62
Cardell, E. L., & Co., . . . . .	Natick, . . . . .	22,850 00	447 80	8 96
Chapin & Williams, . . . . .	Lowell, . . . . .	132,300 19	1,834 12	36 68
Chapin, Charles M., . . . . .	Greenfield, . . . . .	8,900 00	161 00	3 22
Cheppu & Brown, . . . . .	Hyde Park, . . . . .	16,350 00	270 32	5 41
Clark, Henry, . . . . .	Concord, . . . . .	6,000 00	24 96	50
Clark, W. E., . . . . .	Springfield, . . . . .	259,670 00	2,629 74	52 59
Collins, Thomas C., . . . . .	Framingham, . . . . .	44,225 00	558 38	11 17
Craig & Bemis, . . . . .	Middleborough, . . . . .	9,035 00	188 02	3 76
Currier, Aug. N., . . . . .	Spencer, . . . . .	51,550 00	749 39	14 99
Currier, F. C., & Son, . . . . .	Worcester, . . . . .	586,931 00	8,621 29	172 43
Denny, C. A., . . . . .	Fitchburg, . . . . .	88,623 00	1,235 17	24 70
	Leicester, . . . . .	31,050 00	467 63	9 35

\* From November, 1883, to March, 1884. † March 12, to June 30. ‡ Agency taken away in July, 1884. § Three months. || For five months. ¶ Since Feb. 20, 1884.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Dewey & Wright,	Great Barrington,	\$20,625 00	\$273 99	\$5 48
Dunn & Dunn,	Gardner,	41,270 00	506 12	10 12
Ellison, Baker & Coolidge,	Boston,	2,745,416 00	24,882 09	497 64
Farnsworth, E. S.,	Newtonville,	19,225 00	162 03	3 24
Fenner, Arthur,	Ayer,	61,750 00	720 40	14 41
Follansbee, H. L.,	Gloucester,	25,850 00	364 00	7 28
Foote, William H.,	Westfield,	46,875 00	628 56	12 57
Freeman, James M.,	Franklin,	15,850 00	176 62	3 53
Goodell, W. S.,	Haverhill,	59,750 00	847 16	16 94
Goodell, W. S., & Son,†	Haverhill,	45,700 00	793 54	15 87
Greenwood, S. A.,	Winchendon,	69,897 00	1,446 57	28 93
Hall, John T.,	Plymouth,	23,550 00	231 47	4 63
Hardwick, John, & Co.,	Quincy,	3,000 00	47 50	95
Hastings, W. B., & Co.,	East Cambridge,	122,567 64	2,463 42	49 27
Howland, S. D.,	Fall River,	98,488 87	1,269 70	25 39
Johnson, Waldo,	Webster,	33,770 00	536 30	10 73
Judd & Parsons,	Holyoke,	90,770 00	1,109 12	22 18
Kendall, William H.,	Salem,	100,739 79	1,698 41	33 97
Lincoln, William, & Co.,	Warren,	156,003 00	2,094 09	41 88
McCann, James A., & Co.,	Chelsea,	37,530 00	471 10	9 42
Parker, George G.,	Milford,	42,300 00	610 49	12 21
Pendergast, George H., & Co.,	Charlestown,	99,600 00	1,304 63	26 09
Porter, B. T. H.,	Woburn,	69,402 00	1,053 24	21 06
Porter, Samuel,	Beverly,	39,191 00	590 64	11 81
Puffer, Loring W.,	Brockton,	49,093 00	869 97	17 40
Richards, Elias,	Weymouth,	21,000 00	220 10	4 40
Richardson, O. P., Jr.,	Attleborough,	52,240 00	714 10	14 28

Serrat, William D.,	.	.	.	.	.	.	.	.	.	Malden,	.	.	.	.	.	.	67,050	00	821	14	16	42			
Stevens, C. G., & Son,	.	.	.	.	.	.	.	.	.	Clinton,	.	.	.	.	.	.	36,880	00	404	25	8	08			
Stone, Daniel, & Son,	.	.	.	.	.	.	.	.	.	North Dana and Orange,	.	.	.	.	.	.	60,780	00	707	22	14	14			
Swift, Reuben W.,	.	.	.	.	.	.	.	.	.	Provincetown,	.	.	.	.	.	.	26,825	00	275	25	5	50			
Van Campen, Hiram,	.	.	.	.	.	.	.	.	.	New Bedford,	.	.	.	.	.	.	51,800	00	919	62	18	39			
Westgate, H. H.,	.	.	.	.	.	.	.	.	.	Boston and Melrose,	.	.	.	.	.	.	6,750	00	84	58	1	69			
Williams, S. A., & Co.,	.	.	.	.	.	.	.	.	.	Taunton,	.	.	.	.	.	.	88,902	00	1,454	83	29	10			
Wilson & Read,	.	.	.	.	.	.	.	.	.	Pittsfield,	.	.	.	.	.	.	80,470	00	926	56	18	53			
																				\$6,026,709	49	\$70,853	59	\$1,417	02
<b>LION FIRE INSURANCE Co.,</b>																									
Baker, Ezra,	.	.	.	.	.	.	.	.	.	London, Eng.	.	.	.	.	.	.	\$111,900	00	\$1,598	55	\$31	97			
Coburn, Charles,	.	.	.	.	.	.	.	.	.	Lynn,	.	.	.	.	.	.	48,450	00	463	62	9	27			
Durfee & Chace,	.	.	.	.	.	.	.	.	.	Lowell,	.	.	.	.	.	.	33,806	01	407	51	8	15			
Fay, Augustus M.,	.	.	.	.	.	.	.	.	.	Fall River,	.	.	.	.	.	.	2,100	00	27	00	54				
Goodell, W. S.,*	.	.	.	.	.	.	.	.	.	Lawrence,	.	.	.	.	.	.	23,300	00	372	15	7	44			
Goodell, W. S., & Son,†	.	.	.	.	.	.	.	.	.	Haverhill,	.	.	.	.	.	.	14,000	00	218	90	4	38			
Gregerson, George W.,	.	.	.	.	.	.	.	.	.	Haverhill,	.	.	.	.	.	.	1,782,675	50	12,116	10	242	32			
Kendall, William H.,	.	.	.	.	.	.	.	.	.	Boston,	.	.	.	.	.	.	36,151	25	640	05	12	80			
Kilbride, J. J.,	.	.	.	.	.	.	.	.	.	Salem,	.	.	.	.	.	.	9,550	00	89	84	1	80			
Mendell, L. F.,‡	.	.	.	.	.	.	.	.	.	Lawrence,	.	.	.	.	.	.	11,550	00	97	59	1	95			
Packard, S. F.,	.	.	.	.	.	.	.	.	.	Plainville (Wrentham),	.	.	.	.	.	.	8,650	00	134	78	2	70			
Parker, F. S.,	.	.	.	.	.	.	.	.	.	Brockton,	.	.	.	.	.	.	23,946	43	228	39	4	57			
Parkhurst, C. S.,	.	.	.	.	.	.	.	.	.	Pittsfield,	.	.	.	.	.	.	26,900	00	387	80	7	76			
Pierce, Chauncey H.,	.	.	.	.	.	.	.	.	.	Springfield,	.	.	.	.	.	.	24,000	00	245	57	4	91			
Townsend, James,	.	.	.	.	.	.	.	.	.	Northampton,	.	.	.	.	.	.	25,525	00	242	18	4	84			
Washburn, John D.,	.	.	.	.	.	.	.	.	.	East Boston,	.	.	.	.	.	.	169,901	00	2,359	17	47	18			
																				\$2,352,405	19	\$19,629	20	\$392	58

\* To April 1, 1884.

† From April 1, 1884.

‡ Seven months' business.



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
LIVERPOOL AND LONDON AND GLOBE INS. CO.,	Liverpool, Eng.	\$95,050 00	\$1,191 10	\$23 82
Alley, E. R., & Co.,	Marlborough, .	17,175 00	184 16	3 68
Bell, Wesley K.,	Ipswich, .	229,874 00	2,592 92	51 86
Brewster, William H., Jr.,	Newburyport, .	113,832 00	1,434 69	28 69
Briggs, Andrew S.,	Taunton, .	287,686 00	4,033 66	80 67
Brown, Henry A.,	Salem, .	103,820 00	1,488 85	29 78
Chaffee, J. C.,	Lee, .	121,680 00	1,165 98	23 32
Chapin & Williams,	Greenfield, .	219,283 33	2,262 30	45 25
Church, H. C., & Son,	Lowell, .	578,700 00	5,877 08	117 54
Clark, Henry,	Springfield, .	181,590 00	2,036 42	40 73
Clark, W. E.,	Frammingham, .	43,685 00	352 90	7 06
Collins & Wheeler,	Great Barrington, .	38,490 00	591 06	11 82
Collins, Thomas C.,	Middleborough, .	128,532 00	1,429 90	28 59
Dodd, Stephen, & Co.,	Gloucester, .	121,056 00	1,629 37	32 59
Fairbanks, J. W.,	Westborough, .	144,150 00	1,407 00	28 14
Fenner, Arthur,	Ayer, .	137,675 00	1,486 72	29 73
Fisher, M. M.,	Medway, .	77,750 00	1,017 21	20 34
Forbush, James M.,	Natick, .	240,945 00	3,703 55	74 07
Frankle, Jones, .	Haverhill, .	46,760 00	717 06	14 34
Gordon, William R.,	Beverly, .	414,650 00	4,665 91	93 32
Grinnell, L., & Co.,	New Bedford, .	19,242,098 49	123,320 96	2,466 42
Guild, Charles, E.,	Boston, .	53,182 00	496 10	9 92
Hall, John T.,	Plymouth, .	25,650 00	319 90	6 40
Holbrook, Leander,	Milford, .	20,050 00	323 59	6 47
Howland, Charles W.,	Rockland, .	109,200 00	1,276 49	25 53
Howland, Isaac C.,	Abington, .	20,600 00	224 25	4 48
Hoyt, G. & J. F.,	Shelburne Falls, .			



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received	Tax.
LONDON AND LANCASHIRE FIRE INSURANCE CO.,				
Appleton, Z. A., . . . . .	Liverpool, Eng.	\$7,100 00	\$73 00	\$1 46
Bevington, Thomas, . . . . .	Rockport,	174,089 00	2,442 50	48 85
Bird, H., . . . . .	Lawrence,	356,367 00	5,429 08	108 58
Briggs, Andrew S., . . . . .	Cambridge,	51,987 00	730 88	14 62
Brown, Benjamin F., . . . . .	Taunton, . .	15,800 00	464 41	9 29
Bullock & Brown, . . . . .	Charlestown,	69,237 50	1,001 81	20 01
Carter, S. B., . . . . .	North Adams,	37,900 00	616 16	12 32
Chadwick, O. B., & Co., . . . . .	Newburyport,	68,925 00	1,063 58	21 27
Coburn, George W., & Son,	Peabody and Danvers,	93,010 00	931 31	18 63
Currier, Aug. N., . . . . .	Lowell, . .	337,300 00	4,893 00	97 86
Esly, Frederick M., . . . . .	Worcester,	48,625 00	238 16	4 76
Forbush, J. M., . . . . .	Frammingham,	10,000 00	397 98	7 96
Frankle, Jones, . . . . .	Natick, . .	131,950 00	2,159 69	43 19
Gordon, William R., . . . . .	Haverhill,	29,175 00	421 42	8 43
Gould, Jesse, & Son, . . . . .	Beverly, . .	202,088 00	3,240 03	64 80
Grinnell, L., & Co., . . . . .	Chelsea, . .	105,950 00	1,716 77	34 34
Hathaway, Daniel R., . . . . .	New Bedford,	31,230 00	430 21	8 60
Judd & Parsons, . . . . .	Marblehead,	113,275 00	1,421 81	28 44
Liffler, Charles, . . . . .	Holyoke, . .	183,780 75	2,375 40	47 51
Lockey & Allison, . . . . .	Boston Highlands,	147,877 00	2,479 17	49 58
Northey, William, . . . . .	Fitchburg,	131,238 75	1,734 78	34 70
Porter, B. T. H., . . . . .	Salem, . .	62,215 00	933 80	18 68
Rice, Henry, . . . . .	Woburn, . .	59,850 00	796 73	15 93
Scul & Bradley, . . . . .	North Attleborough,	3,842,991 53	49,343 18	986 86
Slade, John P., & Son,	Boston, . .	76,450 00	1,046 06	20 92
Smith, H. H., . . . . .	Fall River,	29,250 00	386 50	7 73
Stevenson, J. M., . . . . .	Vineyard Haven,	106,289 00	1,521 33	30 43
	Pittsfield,			

Thompson, William M.,	.	.	.	.	.	Brockton,	.	.	.	170,662 56	2,481 98	49 64
Walker, Oliver, .	.	.	.	.	.	Northampton,	.	.	.	43,393 75	540 28	10 81
Williams, G. D.,	.	.	.	.	.	Greenfield,	.	.	.	18,500 00	179 65	3 59
Williamson, R. J. & C. C.,	.	.	.	.	.	Webster, .	.	.	.	43,270 00	561 23	11 22
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LONDON AND PROVINCIAL FIRE INSURANCE CO.,						London, Eng.				\$6,799,776 84	\$92,051 89	\$1,841 04
Archibald, Adam,	.	.	.	.	.	Boston, .	.	.	.	\$110,475 00	\$1,211 39	\$24 23
Boardman & Ingalls,	.	.	.	.	.	Lynn, .	.	.	.	109,750 00	1,767 41	35 35
Brainard, J. C.,	.	.	.	.	.	Amherst, .	.	.	.	25,500 00	338 03	6 76
Brewster, W. H., Jr.,	.	.	.	.	.	Newburyport, .	.	.	.	181,725 00	1,771 06	35 42
Burbank, W. L.,	.	.	.	.	.	Boston, .	.	.	.	30,185 00	236 26	4 73
Burleigh, O. H.,	.	.	.	.	.	Natick, .	.	.	.	23,985 00	281 70	5 63
Cardell, E. L., & Co.,	.	.	.	.	.	Lowell, .	.	.	.	18,000 00	208 05	4 16
Chaffee, J. C.,	.	.	.	.	.	Lee, .	.	.	.	17,000 00	270 87	5 42
Crane, W. C.,	.	.	.	.	.	Somerville,	.	.	.	98,914 72	735 46	14 71
Daggett, H. M., Jr., & Co.,	.	.	.	.	.	Attleborough,	.	.	.	19,750 00	263 79	5 28
Dodd, S. & Co.,	.	.	.	.	.	Gloucester,	.	.	.	49,900 00	498 77	9 97
Ely, George W.,	.	.	.	.	.	Palmer, .	.	.	.	32,475 00	317 58	6 35
Freeman & Vinton,	.	.	.	.	.	Boston, .	.	.	.	2,175,532 00	25,144 70	502 89
Fuller, W. A.,	.	.	.	.	.	Springfield,	.	.	.	209,338 00	3,130 28	62 61
Hall, John T.,	.	.	.	.	.	Plymouth,	.	.	.	7,900 00	61 50	1 23
Judd & Parsons,	.	.	.	.	.	Holyoke, .	.	.	.	59,360 00	825 06	16 50
Kendall & Longley,	.	.	.	.	.	Worcester,	.	.	.	169,757 50	2,608 41	52 17
Kilbride, J. J.,	.	.	.	.	.	Lawrence,	.	.	.	73,600 00	789 13	15 78
Lockey & Allison,	.	.	.	.	.	Fitchburg,	.	.	.	9,250 00	69 87	1 40
Macintire, S. A.,	.	.	.	.	.	Salem, .	.	.	.	67,950 00	1,131 10	22 62
Miller, George F.,*	.	.	.	.	.	North Adams,	.	.	.	5,340 00	34 50	69
Norris & Corthell,	.	.	.	.	.	Hingham,	.	.	.	201,650 00	2,015 43	40 31
Puffer, Loring W.,	.	.	.	.	.	Brockton,	.	.	.	42,100 00	709 25	14 18

\* Withdrew Dec. 20, 1884.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Read, Elijah R., .	Attleborough, .	\$9,000 00	\$119 58	\$2 39
Read, Frederick F., .	Roxbury, .	13,500 00	101 16	2 02
Shepard, J. M., Jr., .	Fall River, .	58,823 71	505 62	10 11
Spaulding, L. V., .	Haverhill, .	80,150 00	875 83	17 52
Tillinghast & Alden, .	New Bedford, .	22,500 00	396 00	7 92
Westgate, H. H., .	Boston and Melrose, .	44,320 00	527 83	10 56
		\$3,967,730 93	\$46,945 62	\$938 91
LONDON ASSURANCE CORPORATION, .	London, Eng.			
Adams, J. Fred., .	Haverhill, .	\$46,825 00	\$541 87	\$10 84
Barnes, William, .	Marlborough, .	21,300 00	315 55	6 31
Bevington, Thomas, .	Lawrence, .	76,408 00	697 50	13 95
Brown, Henry A., .	Salem, .	120,680 00	836 60	16 73
Bullock & Brown, .	North Adams, .	34,231 00	365 14	7 30
Chase, William E., .	Newburyport, .	220,155 00	2,177 59	43 55
Cook, Samuel H., .	New Bedford, .	77,770 00	843 42	16 87
Carrier, Aug. N., .	Worcester, .	249,133 00	2,604 00	52 08
D'Evelyn, John S., .	Lowell, .	103,850 01	1,017 54	20 35
Dodd, S., & Co., .	Gloucester, .	35,150 00	173 88	3 48
Durfee & Chace, .	Fall River, .	61,662 50	774 30	15 49
Ely, George W., .	Palmer, .	60,925 00	702 86	14 06
Hamilton, Andrew J., .	Athol, .	18,650 00	252 60	5 05
Jackson, E. T., & Co., .	Taunton, .	90,596 00	1,026 15	20 52
Judd, F. A., .	Springfield, .	92,329 00	1,222 40	24 45
Lockey & Allison, .	Fitchburg, .	98,625 00	1,017 45	20 35
Morrissey, J., & Son, .	Plymouth, .	4,875 00	54 56	1 09
Munn, John B., .	Holyoke, .	63,995 00	669 68	13 39



Pierce, Chauncey H., . . . . .	Northampton, . . . . .	118,692 00	1,110 31	22 21
Read, Elijah R., . . . . .	Attleborough, . . . . .	55,650 00	822 57	16 45
Reed, William Garrison, . . . . .	Boston, . . . . .	5,322,922 00	26,507 70	530 15
Robinson, R. B., . . . . .	Westfield, . . . . .	72,350 00	780 28	15 61
Washburn, W. N., . . . . .	Greenfield, . . . . .	47,875 00	527 50	10 55
Wilson & Read, . . . . .	Pittsfield, . . . . .	50,583 00	511 96	10 24
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LONG ISLAND INSURANCE CO., . . . . .	Brooklyn, N. Y. . . . .	\$7,145,231 50	\$45,553 41	\$911 07
Adams, J. Fred., . . . . .	Ilaverhill, . . . . .			
Boardman & Ingalls,* . . . . .	Lynn, . . . . .	\$1,200 00	\$22 80	\$0 46
Cheppu & Brown, . . . . .	Boston and Concord, . . . . .	12,000 00	150 38	3 01
Coburn, Charles, . . . . .	Lowell, . . . . .	1,219,375 66	9,424 57	188 49
Plympton & Harris, . . . . .	Worcester, . . . . .	41,675 00	388 57	7 77
Slinn, John, . . . . .	Fall River, . . . . .	24,900 00	218 38	4 36
		122,995 00	1,343 77	26 88
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LORILLARD INSURANCE CO., . . . . .	New York, N. Y. . . . .	\$1,422,145 66	\$11,548 47	\$230 97
Eldred, E., & Co., . . . . .	Worcester, . . . . .			
Hovey & Fenno, . . . . .	Boston, . . . . .	\$11,920 00	\$99 50	\$1 99
Metcalf, George F., . . . . .	Lowell, . . . . .	95,198 00	667 81	13 36
		15,279 00	235 77	4 72
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MANUFACTURERS' AND BUILDERS' FIRE INS. CO., . . . . .	New York, N. Y. . . . .	\$122,397 00	\$1,003 08	\$20 07
Cheppu & Brown, . . . . .	Boston and Concord, . . . . .	\$1,412,056 97	\$13,731 62	\$274 63
Plympton & Harris, . . . . .	Worcester, . . . . .	41,225 00	339 00	6 78
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MANUFACTURERS' AND MERCHANTS' INS. CO., . . . . .	Pittsburgh, Penn. . . . .	\$1,453,281 97	\$14,070 62	\$281 41
Winne, Joseph F., . . . . .	Boston, . . . . .	\$605,890 00	\$7,056 36	\$211 69

\* From October 20.



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>MECHANICS' INSURANCE Co.,</b> Paige, John C., . . . . .	Philadelphia, Penn. Boston, . . . . .	\$498,725 00	\$5,538 15	\$166 14
<b>MECHANICS' FIRE INSURANCE Co.,</b> Coburn, Charles, . . . . . Darling, H. E., . . . . . Eldred, E. & Co., . . . . . Jenkins, George, & Co., . . . . . Ladd Bros. & Co., . . . . . Parker, F. S., . . . . . Tyler, Edward D., . . . . . Van Campen, Hiram, . . . . .	Brooklyn, N. Y. Lowell, . . . . . Boston, . . . . . Worcester, . . . . . Lynn, . . . . . Springfield, . . . . . Pittsfield, . . . . . North Adams, . . . . . New Bedford, . . . . .	\$38,670 00 828,313 00 199,647 34 73,300 00 65,725 25 43,908 93 35,315 00 28,800 00	\$369 70 6,866 43 2,371 34 933 58 620 76 397 26 543 77 413 59	\$7 39 137 33 47 43 18 67 12 42 7 95 10 88 8 27
<b>MERCANTILE FIRE INSURANCE Co.,</b> Hill, John Q., . . . . . Hutchings, William V., . . . . .	New York, N. Y. Worcester, . . . . . Boston, . . . . .	\$1,313,679 52 \$5,950 00 300,180 00	\$12,516 43 \$87 88 1,404 68	\$250 34 \$1 76 28 09
<b>MERCHANTS' INSURANCE Co.,</b> Barnes, William, . . . . . Brewster, William H., Jr., . . . . . Bullock & Brown, . . . . . Chaffee, Joseph C., . . . . . Clark, W. E., . . . . . Currier, Aug. N., . . . . . Currier, F. C., & Son, . . . . . Dewey & Wright, . . . . .	Newark, N. J. Marlborough, . . . . . Newburyport, . . . . . North Adams, . . . . . Lee, . . . . . Framingham, . . . . . Worcester, . . . . . Fitchburg, . . . . . Great Barrington, . . . . .	\$306,130 00 \$36,200 00 62,804 00 41,051 00 34,800 00 80,050 00 157,789 00 40,265 00 32,818 75	\$1,492 56 \$395 54 724 77 554 59 477 44 969 63 1,690 98 502 67 347 08	\$29 85 \$7 91 14 49 11 19 9 55 19 39 33 82 10 05 6 94

Edgell, Charles N.,	.	.	.	.	Gardner, .	24,540 00	287 09	5 74
Ely, George W.,	.	.	.	.	Palmer, .	71,400 00	667 58	13 35
Fears & Cunningham,	.	.	.	.	Gloucester, .	40,200 00	604 95	10 10
Foote, William H.,	.	.	.	.	Westfield, .	27,025 00	346 58	6 93
Fullerton, Charles D., & Son.,	.	.	.	.	Brockton, .	67,025 00	1,065 54	20 11
Greenwood, S. A.,	.	.	.	.	Winchendon, .	28,245 00	569 19	11 38
Grinnell, L., & Co.,	.	.	.	.	New Bedford, .	32,650 00	341 03	6 82
Hall, Amos E.,	.	.	.	.	Chelsea, .	43,045 00	440 54	8 81
Hastings, W. B., & Co.,	.	.	.	.	East Cambridge, .	108,465 55	1,673 23	33 46
Jenkins, George, & Co.,	.	.	.	.	Lynn, .	155,800 00	1,958 66	39 17
Johnson, Thomas H.,	.	.	.	.	Salem, .	72,950 00	1,069 32	21 39
Kendall, Isaac B.,	.	.	.	.	Charlestown, .	27,225 00	284 11	5 68
Ladd Bros. & Co.,	.	.	.	.	Springfield, .	74,050 00	707 67	14 15
Lamb, Liberty, .	.	.	.	.	Webster, .	18,050 00	233 55	4 67
Lyman, Anson M.,	.	.	.	.	Orange, .	12,625 00	159 88	3 20
Munn, John B.,	.	.	.	.	Holyoke, .	42,700 00	579 37	11 59
Norwood, J. K.,	.	.	.	.	Lawrence, .	55,783 00	781 97	15 64
Nutting, Arthur F.,	.	.	.	.	Northampton, .	24,950 00	276 66	5 53
Phillips, E. M.,	.	.	.	.	Southbridge, .	39,600 00	483 72	9 67
Porter, B. T. H.,	.	.	.	.	Woburn, .	52,700 00	714 62	14 29
Reed, William Garrison,	.	.	.	.	Boston, .	1,666,564 00	13,072 72	261 45
Richardson, H. W.,	.	.	.	.	Pittsfield, .	36,604 00	468 79	9 38
Spaulding, L. V.,	.	.	.	.	Ilaverhill, .	106,250 00	1,134 46	22 69
Stone, Emerson, .	.	.	.	.	Spencer, .	33,518 00	485 23	9 70
Stone, Samuel H.,	.	.	.	.	Beverly, .	31,400 00	460 89	9 22
Tucke, E. M.,	.	.	.	.	Lowell, .	84,375 00	832 04	16 64
Vestal, T. R.,	.	.	.	.	Fall River, .	108,370 00	1,393 48	27 87
Westgate, H. H.,	.	.	.	.	Boston and Melrose, .	98,697 00	1,303 72	26 07
Williams, G. D.,	.	.	.	.	Greenfield, .	13,700 00	137 00	2 74
						\$3,684,174 30	\$38,036 29	\$760 68

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received	Tax.
MERCHANTS' INSURANCE CO., Darling, H. E., . . . . .	New York, N. Y. Boston, . . . . .	\$821,543 00	\$7,255 58	\$145 11
MERCHANTS' INSURANCE CO., Chaffee, J. C., . . . . . Colby & Jones, . . . . . Eddy, Peleg E., . . . . . Fisher, M. M., . . . . . Haskell, H. C. L., . . . . . Holbrook, Leander, . . . . . Judd, F. A., . . . . . Kendall & Longley, . . . . . Lincoln, William, & Co., . . . . . Mansfield, William, . . . . . Millay, George A., . . . . . Shepard, J. M., Jr., . . . . . Silsbee & Geer,* . . . . . Silsbee & Stevens,† . . . . . Spaulding, L. V., . . . . . Swain, Joseph B., . . . . . Swan, A. D., . . . . . Tillinghast & Alden, . . . . . Tyler, Edward D., . . . . . Walker, Oliver, . . . . . Williamson, R. J. & C. C., . . . . . Wilson & Read, . . . . .	Providence, R. I. Lee,. . . . . Salem, . . . . . Boston, . . . . . Medway, . . . . . Gloucester, . . . . . Milford, . . . . . Springfield, . . . . . Worcester, . . . . . Warren, . . . . . Canton, . . . . . Taunton, . . . . . Fall River, . . . . . Lynn, . . . . . Lynn, . . . . . Haverhill, . . . . . Nantucket, . . . . . Lawrence, . . . . . New Bedford, . . . . . North Adams, . . . . . Northampton, . . . . . Webster, . . . . . Pittsfield, . . . . .	\$16,475 00 119,531 10 1,769,587 00 36,765 00 46,375 00 27,563 00 89,098 25 153,590 00 82,922 00 4,000 00 25,162 50 86,386 49 47,333 00 84,675 00 68,840 00 29,500 00 49,300 00 38,930 00 28,850 00 34,793 75 14,390 00 33,050 00	\$178 00 2,011 94 19,039 46 460 03 644 15 280 44 1,341 57 2,114 59 774 14 81 25 298 33 908 12 760 40 1,191 74 1,018 72 358 71 641 05 611 63 576 00 424 23 160 67 357 24	\$3 56 40 24 380 79 9 20 12 88 5 61 26 83 42 29 15 48 1 62 5 97 18 16 15 21 23 83 20 37 7 17 12 82 12 23 11 52 8 48 3 21 7 14
		\$2,887,117 09	\$34,232 41	\$584 61

Meriden Fire Insurance Co.,	Meriden, Conn.			
Briggs, George H.,	Amesbury,	\$86,750 00	\$975 73	\$19 51
Britton, Henry W.,	Stoughton,	15,850 00	193 75	3 88
Burnham, Edward,	Cambridgeport,	86,690 00	1,024 17	20 48
Carter, S. B.,	Newburyport,	31,043 00	519 07	10 38
Coburn, George W., & Son,	Lowell,	66,340 00	600 80	12 02
Coolidge & Taylor,	Worcester,	230,917 00	3,409 86	68 20
Coolidge, Augustus,†	Athol,	18,513 00	322 90	6 46
Dewey & Wright,	Great Barrington,	90,775 00	793 07	15 86
Fay, Heman S.,	Marlborough,	32,906 25	427 74	8 55
Goodell, W. S.,§	Haverhill,	33,625 00	589 77	11 80
Goodell, W. S., & Son,	Haverhill,	24,350 00	471 42	9 43
Green, J. Horace,	Stoneham,	1,250 00	18 75	37
Greene, William S.,	Fall River,	111,221 86	1,306 00	26 12
Greenwood, S. A.,	Winchendon,	39,775 00	672 20	13 44
Hill, Thomas H., & Co.,	Woburn,	43,204 00	419 27	8 39
Jackson, E. T., & Co.,	Taunton,	54,601 50	759 57	15 19
Johnson, William F., & Knight,	Lynn,	117,800 00	1,523 97	30 48
Judd & Parsons,	Holyoke,	90,100 00	1,105 85	22 12
Judd, F. A.,	Springfield,	176,412 00	2,281 43	45 63
Kendal, William H.,	Salem,	46,566 46	796 73	15 93
Kibride, J. J.,	Lawrence,	35,275 00	360 26	7 21
Kirby, Charles E.,	Fitchburg,	35,625 00	410 90	8 22
Leonard, Franklin,	Westfield,	26,200 00	411 28	8 22
Mendell, L. F.,	Plainville (Wrentham),	72,690 00	923 82	18 48
Merriam, C. A.,	Chelsea,	137,940 00	1,389 83	27 80
Nutting, Arthur F.,	Northampton,	44,900 00	576 34	11 53
Pendergast, George H., & Co.,	Charlestown,	254,970 00	2,943 43	58 87
Reed & Brother,	Boston,	1,573,910 00	12,978 19	259 56

\* July 1 to October 31.

† For three months, August, September and October.

† From Nov. 1, 1883, to July 1, 1884.

§ To April 1, 1884.

|| From April 1, 1884.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Spring, John F., . . . . .	Greenfield, . . . . .	\$39,825 00	\$666 59	\$13 33
Swain, J. B., . . . . .	Nantucket, . . . . .	4,765 00	68 75	1 37
Thomas, E. A., . . . . .	Amherst, . . . . .	3,900 00	12 99	26
Tillinghast & Alden, . . . . .	New Bedford, . . . . .	53,615 00	765 03	15 30
Wilson & Read, . . . . .	Pittsfield, . . . . .	56,133 60	648 55	12 97
		\$3,738,438 67	\$40,368 01	\$807 36
MONTAUK FIRE INSURANCE Co., . . . . .	Brooklyn, N. Y., . . . . .	\$622,411 00	\$7,298 91	\$145 98
Rothery, J. J. E., . . . . .	Boston, . . . . .			
NATIONAL FIRE INSURANCE Co., . . . . .	Hartford, Conn., . . . . .			
Barton, Emily E., . . . . .	Easthampton, . . . . .	\$14,400 00	\$199 25	\$3 98
Briggs, Andrew S., . . . . .	Taunton, . . . . .	56,775 00	552 71	11 03
Church, H. C., & Son, . . . . .	Lowell, . . . . .	112,544 50	1,370 38	27 41
Clarke, E. C., . . . . .	Holyoke, . . . . .	108,500 00	802 50	16 05
Farnham, Frank E., . . . . .	Peabody, . . . . .	24,010 00	338 60	6 77
Goodell, W. S., & Son, † . . . . .	Haverhill, . . . . .	36,550 00	628 04	12 56
Goodell, W. S., & Son, † . . . . .	Haverhill, . . . . .	31,350 00	407 42	8 15
Haskell, H. C. L., . . . . .	Gloucester, . . . . .	16,155 00	205 41	4 11
Hovey & Fenno, . . . . .	Boston, . . . . .	1,350,515 50	8,733 55	174 67
Johnson, William F., & Knight, . . . . .	Lynn, . . . . .	157,450 00	1,899 39	37 99
Kendall & Longley, . . . . .	Worcester, . . . . .	311,436 00	4,268 78	85 38
Kendall, William H., . . . . .	Salem, . . . . .	106,178 33	1,515 00	30 30
Litchfield, J. F. B., § . . . . .	Southbridge, . . . . .	2,300 00	23 00	46
Lyons, Samuel J., . . . . .	Greenfield, . . . . .	43,857 14	499 25	9 98
Mack, A. E., . . . . .	Lawrence, . . . . .	64,275 00	677 89	13 56
Morris & Farrington,    . . . . .	Monson, . . . . .	32,525 00	342 13	6 84



Morris, F. E., ¶	Monson, .	13,625 00	156 68	3 13
Packard, S. Franklin, .	Brockton, .	79,425 00	1,111 67	22 23
Reed, E. M., .	Mansfield, .	11,700 00	132 00	2 64
Richardson, O. P., Jr., .	Attleborough, .	42,133 00	558 05	11 16
Robinson, R. B., .	Westfield, .	42,373 00	508 51	10 17
Sawyer, John S., .	Cambridge, .	69,900 00	737 30	14 75
Shepard, J. M., Jr., & Co.,	Fall River, .	53,944 20	492 74	9 85
Stevens, Charles G., & Son,	Clinton, .	19,977 50	228 90	4 58
Stone, Samuel H., **	Beverly, .	3,000 00	55 85	1 12
Thomas, E. A., .	Amherst, .	35,950 00	228 01	4 56
Tillinghast & Alden, .	New Bedford, .	40,100 00	377 75	7 55
Tyler, Edward D., .	North Adams, .	12,225 00	241 11	4 82
Underwood, Porter, .	Holyoke, .	35,435 00	341 35	6 83
Upton & Willis, .	Fitchburg, .	32,275 00	294 74	5 89
Viles, Daniel F., .	Waltham, .	31,350 00	411 50	8 23
Walker, Oliver, .	Northampton, .	109,292 00	1,164 21	23 28
Warriner, S. C., .	Springfield, .	118,433 00	1,644 57	32 89
Wellington, H. H., .	Adams, .	43,975 00	369 91	7 40
Wilson & Read, .	Pittsfield, .	75,717 86	768 36	15 37
		\$3,339,652 03	\$32,286 51	\$645 71
NATIONAL FIRE INSURANCE Co.,	New York, N. Y.			
Boardman & Ingalls, .	Lynn, .	\$108,700 00	\$1,784 75	\$35 69
Hollis & Snow, .	Boston, .	1,282,395 00	12,432 98	248 66
Kennedy, Thomas C., .	East Boston, .	9,325 00	75 25	1 50
Parks, L. C., .	Worcester, .	37,867 00	489 81	9 80
		\$1,438,287 00	\$14,782 79	\$295 65

\* From Jan. 1, 1884.

¶ From March 1, 1884.

† To April 1, 1884.

‡ To March 1, 1884.

§ From April 1, 1884.

\*\* One month's business.

§ One month's business.



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>NEWARK FIRE INSURANCE Co.,</b>				
Coburn, Charles,	Newark, N. J.	\$49,470 00	\$539 30	\$10 79
Follansbee, H. L.,	Lowell, .	15,750 00	266 81	5 34
Goodman, James, & Co.,	Gloucester, .	815,742 00	6,486 67	129 73
Jenkins, George, & Co.,	Boston, .	127,625 00	1,668 00	33 36
Van Campen, Hiram,	Lynn, .	56,200 00	844 21	16 88
	New Bedford, .			
<b>NEW HAMPSHIRE FIRE INSURANCE Co.,</b>				
Albro, J. G.,	Manchester, N. H.	\$1,064,787 00	\$9,804 99	\$196 10
Alford, A. S.,	North Attleborough,	\$5,200 00	\$52 75	\$1 05
Almy, Charles,	North Adams, .	11,200 00	161 75	3 23
Barnes, D. H.,	New Bedford, .	321,071 33	2,852 74	57 05
Bicknell & Robinson,	Winchendon, .	16,550 00	160 58	3 21
Boardman & Ingalls,	Boston, .	140,590 00	872 83	17 46
Brewster, William H., Jr.,	Lynn, .	167,550 00	2,539 30	50 79
Briggs, George H.,	Newburyport, .	78,840 00	885 30	17 71
Brown, Benjamin F.,	Amesbury, .	99,775 00	1,314 76	26 30
Bullard, Alfred M.,	Charlestown, .	192,334 00	2,103 70	42 07
Clarke, E. C.,	Boston, .	1,875,610 73	19,544 54	390 89
Coburn, George W., & Son,	Holyoke, .	112,650 00	848 38	16 97
Collins, Thomas C.,	Lowell, .	116,803 00	1,255 80	25 12
Craig & Bemis,	Middleborough,	10,225 00	219 67	4 39
Davis, James F.,	Spencer, .	27,400 00	332 66	6 65
Dwelle, Jedediah,	Barre, .	23,460 89	373 37	7 47
Edgell, Charles N.,	Hanover, .	350 00	3 50	07
Esty, F. M.,	Gardner, .	23,750 00	381 00	7 62
Fay, Heman S.,	Framingham, .	37,118 75	292 12	5 84
	Marlborough, .	41,806 25	640 49	12 81



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Townsend, James,	East Boston,	\$73,900 00	\$671 48	\$13 43
Viles, Daniel F.,	Waltham,	35,725 00	534 34	10 69
Warriner, S. C.,	Springfield,	143,787 00	2,284 67	45 69
Whitney & Dunbar,	Westfield,	42,250 00	499 75	9 99
Young, William B.,	Newton,	92,160 00	850 85	17 02
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NEW ORLEANS INSURANCE Co.,	New Orleans, La.	\$6,265,066 09	\$70,224 13	\$1,404 47
Carpenter, George O.,	Boston,	\$1,391,811 42	\$18,175 03	\$363 50
<hr/>		<hr/>	<hr/>	<hr/>
NEW YORK BOWERY FIRE INSURANCE Co.,	New York, N. Y.			
Boardman & Ingalls,	Lynn,	\$138,825 00	\$2,032 05	\$40 64
Brainard, J. C.,	Amherst,	44,800 00	564 67	11 29
Burbank, W. L.,	Boston,	247,195 00	2,490 56	49 81
Cannell Bros.,	Everett,	11,975 00	103 48	2 07
Clark, Henry,	Springfield,	164,150 00	1,469 93	29 40
Cook, Coleman,	East Boston,	109,550 00	983 31	19 67
Daggett, H. M., Jr., & Co.,	Attleborough,	48,900 00	725 38	14 51
Daniels, George P.,	Salem,	66,925 00	1,437 00	28 74
D'Evelyn, John S.,	Lowell,	125,534 00	1,274 29	25 49
Edgell, Charles N.,	Gardner,	9,900 00	88 00	1 76
Eldred, E., & Co.,	Worcester,	297,031 00	3,284 73	65 69
Foster, N., Jr., & Wise,	Boston,	2,068,682 00	16,181 21	323 62
Fullerton, C. D., & Co.,	Brockton,	115,915 00	1,618 12	32 36
Gould, Jesse, & Son,	Chelsea,	82,186 00	1,006 12	20 12
Hastings, W. B., & Co.,	East Cambridge,	169,174 50	2,583 30	51 67
Jackson, E. T., & Co.,	Taunton,	59,973 50	671 07	13 42
Kilbride, J. J.,	Lawrence,	84,325 00	886 32	17 73

Learned, Francis M.,	Boston,	36,650 00	206 50	4 13
Leonard, Franklin,	Westfield,	19,000 00	125 45	2 50
Lincoln, William, & Co.,	Warren,	66,115 00	547 85	10 96
Lockey & Allison,	Fitchburg,	60,265 00	697 18	13 94
Magna, A. G.,	Holyoke,	71,652 46	764 29	15 29
O'Neil, Hugh J.,	Newton,	67,410 00	516 35	10 33
Pierce, Chauncey H.,	Northampton,	116,590 00	956 45	19 13
Shattuck, John N.,	Natick,	38,900 00	508 01	10 16
Shepard, J. M., Jr., & Co.,	Fall River,	202,155 07	1,430 66	28 61
Smith, E. J., & Son,	Boston Highlands,	76,815 00	872 49	17 45
Smith, Henry A.,	Stoneham,	44,905 00	629 94	12 60
Spaulding, L. V.,	Haverhill,	85,025 00	1,059 20	21 18
Spring, John F.,	Greenfield,	38,500 00	532 46	10 65
Steele, George,	Gloucester,	158,775 00	1,611 37	32 23
Stevenson, John M.,	Pittsfield,	37,250 00	408 84	8 18
Stone, Emerson,	Spencer,	19,833 00	314 15	6 28
Terry, Henry B.,	Hyde Park,	53,065 00	420 45	8 41
Van Campen, Hiram,	New Bedford,	68,775 00	929 08	18 58
		\$5,106,711 53	\$49,930 26	\$998 60
NEW YORK FIRE INSURANCE CO.,				
Jordan, Lovett & Co.,	New York, N. Y.			
	Boston,	\$466,899 00	\$5,113 59	\$102 27
NIAGARA FIRE INSURANCE CO.,				
Adams, Charles D.,	New York, N. Y.			
Alford, A. S.,	Woburn,	\$2,000 00	\$23 00	\$0 46
Alley, E. R., & Co.,	North Adams,	22,800 00	223 57	4 47
Appleton, Z. A.,	Marlborough,	77,650 00	1,031 13	20 62
Barrows & White,	Rockport,	30,350 00	336 58	6 73
Billings, Henry W.,	Jamaica Plain,	97,435 00	1,182 75	23 65
	Conway,	21,100 00	197 28	3 95

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Bird, H., . . . . .	Cambridge, . . . . .	\$97,786 00	\$1,637 72	\$32 75
Brainard, J. C., . . . . .	Amherst, . . . . .	18,850 00	233 23	4 66
Brewster, William H., Jr., . . . . .	Newburyport, . . . . .	87,528 00	914 09	18 28
Briggs, George H., . . . . .	Amesbury, . . . . .	63,108 00	566 36	11 33
Burleigh, O. H., . . . . .	Natick, . . . . .	54,017 00	784 25	15 68
Church, H. C., & Son, . . . . .	Lowell, . . . . .	201,425 00	1,605 36	32 11
Clark, W. E., . . . . .	Frammingham, . . . . .	49,416 00	615 83	12 32
Clary, Thomas E., . . . . .	Norwood, . . . . .	3,400 00	40 00	80
Collins & Wheeler, . . . . .	Great Barrington, . . . . .	21,662 50	149 88	3 00
Craig & Bemis, . . . . .	Spencer, . . . . .	44,450 00	531 09	10 62
Crane, W. C., . . . . .	Somerville, . . . . .	107,364 72	770 49	15 41
Ely, George W., . . . . .	Palmer, . . . . .	-	193 40	3 87
Fisher, Frederick L., . . . . .	Medway, . . . . .	71,975 00	768 78	15 38
Follansbee, H. L., . . . . .	Gloucester, . . . . .	69,000 00	758 71	15 17
Goodell, W. S., . . . . .	Haverhill, . . . . .	40,175 00	622 94	12 46
Goodell, W. S., & Son,† . . . . .	Haverhill, . . . . .	62,300 00	973 00	19 46
Hammond, J. C., . . . . .	East Douglas, . . . . .	27,475 00	252 00	5 04
Hellyar, W. H., . . . . .	Palmer, . . . . .	40,400 00	626 29	12 52
Hill, Amor, . . . . .	Stoneham, . . . . .	12,050 00	188 06	3 76
Hood, William F., . . . . .	Somerset, . . . . .	26,000 00	250 34	5 00
Hyde, J. F. C., . . . . .	Newton, . . . . .	65,700 00	619 70	12 39
Jackson, E. T., & Co., . . . . .	Taunton, . . . . .	67,450 00	861 75	17 23
Jordan, A. S., & Co.† . . . . .	Weymouth, . . . . .	12,725 00	209 76	4 20
Judd & Parsons, . . . . .	Holyoke, . . . . .	67,650 00	1,004 44	20 09
Kendall, William H., . . . . .	Salem, . . . . .	110,536 46	1,299 91	26 00
Ladd Bros., & Co., . . . . .	Springfield, . . . . .	188,794 50	1,933 33	38 67
Lane, Otis, . . . . .	Ware, . . . . .	59,325 00	724 91	14 50
Leighton, Royal B., . . . . .	Melrose, . . . . .	103,610 00	941 70	18 83

Lincoln, William, & Son,	.	.	.	.	Brookline,	.	.	10,500 00	82 50	1 65
Litchfield, J. F. B.,§	.	.	.	.	Southbridge,	.	.	3,100 00	11 00	22
Lockey & Allison,	.	.	.	.	Fitchburg,	.	.	123,928 00	1,574 65	31 49
Merriam, Charles A.,	.	.	.	.	Chelsea,	.	.	92,155 00	798 76	15 98
Merrill, E. S., & Son,	.	.	.	.	Winchendon,	.	.	11,840 00	152 50	3 05
Morisset, Herbert,	.	.	.	.	Plymouth,	.	.	7,450 00	83 22	1 66
Monisey, John, & Son,	.	.	.	.	Plymouth,	.	.	7,520 00	77 63	1 55
Morris & Farrington,	.	.	.	.	Monson,	.	.	44,400 00	610 37	12 21
Morris, F. E.,¶	.	.	.	.	Monson,	.	.	16,841 00	231 60	4 63
Norris & Corthell,	.	.	.	.	Hyde Park,	.	.	268,100 00	2,538 33	50 77
Paige, John C.,	.	.	.	.	Boston,	.	.	2,307,263 20	29,807 44	596 15
Parker, George G.,	.	.	.	.	Milford,	.	.	22,100 00	296 71	5 93
Pendegast, George H., & Co.,**	.	.	.	.	Charlestown,	.	.	29,850 00	190 75	3 81
Porter, Samuel,	.	.	.	.	Beverly,	.	.	54,716 00	687 86	13 76
Puffer, Henry M.,	.	.	.	.	Shelburne Falls,	.	.	28,600 00	390 49	7 81
Rice, Henry,	.	.	.	.	North Attleborough,	.	.	49,225 00	528 85	10 58
Robinson, R. B.,	.	.	.	.	Westfield,	.	.	47,000 00	609 97	12 20
Sawyer, Charles W.,	.	.	.	.	Charlestown,	.	.	25,350 00	206 25	4 12
Selkirk, A. W.,	.	.	.	.	Great Barrington,	.	.	70,906 00	814 36	16 29
Silsbee & Geer,††	.	.	.	.	Lynn,	.	.	53,775 00	778 20	15 56
Silsbee & Stevens,††	.	.	.	.	Lynn,	.	.	119,375 00	1,625 13	32 50
Slade, John P., & Son,	.	.	.	.	Fall River,	.	.	115,612 14	841 14	16 82
Stannard, J. H.,	.	.	.	.	Lawrence,	.	.	—	1,209 09	24 18
Stevenson, John M.,	.	.	.	.	Pittsfield,	.	.	38,500 00	379 06	7 58
Thompson, William M.,	.	.	.	.	Brookton,	.	.	141,075 00	1,757 86	35 16
Tillinghast & Alden,	.	.	.	.	New Bedford,	.	.	172,080 00	1,821 59	36 43
Tyler, E. D.,	.	.	.	.	North Adams,	.	.	31,985 00	501 13	10 02
Viles, Daniel F.,	.	.	.	.	Waltham,	.	.	21,200 00	355 95	7 12
Walker, Oliver,	.	.	.	.	Northampton,	.	.	51,933 12	537 68	10 75

\* To April 1, 1884.

† From April 1, 1884.

‡ For four months.

§ One month's business.

†† From Nov. 1, 1882, to July 1, 1884.

|| From March 1, 1884.

¶ To March 1, 1884.



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Washburn, J. D., Wetherbee & Nutter, Williams, G. D., Williamson, R. J. & C. C., Woodbury, A. H.,	. . . . . . . . . . . . . . .	\$293,037 00 106,125 00 29,150 00 26,110 00 17,925 00	\$3,891 37 1,567 20 313 24 349 44 206 50	\$77 83 31 34 6 26 6 99 4 13
NORTH BRITISH AND MERCANTILE INSURANCE CO.,		\$6,493,224 64	\$78,899 45	\$1,577 94
Alley, E. R., & Co., Archibald, Adam, Brown, Benjamin F., Brown, I. J., Cannell, J. H., Carter, Sylvester B., Chaffee, J. C., Cheppu & Brown, Church, H. C., & Son, Clark, W. E., Cogswell, Theodore F., Colby & Jones, Collins & Wheeler, Crane, Wesley C., Danforth, Keyes, Darling, Uriah T., Jr., Davis, James F., Denfeld, Louis E., Edgell, C. N., Ely, George W.,	London and Edinburgh, G. B. Marlborough, . . . Boston, . . . Charlestown, . . . Hyde Park, . . . Everett, . . . Newburyport, . . . Lee, . . . Boston and Concord, Lowell, . . . Frammingham, . . . Ipswich, . . . Salem, . . . Great Barrington, Somerville, . . . Williamstown, Leyden, . . . Barre, . . . Westborough, . . . Gardner, . . . Palmer, . . .	\$41,100 00 56,125 00 103,100 00 84,290 00 75,850 00 30,875 00 65,700 00 72,600 00 176,308 33 90,465 00 5,000 00 269,393 11 17,875 00 6,800 00 44,025 00 2,700 00 18,100 00 2,500 00 14,000 00 6,650 00	\$523 97 399 03 1,101 92 971 16 516 75 319 99 907 20 558 96 1,821 65 962 05 42 50 3,012 93 259 44 20 80 478 62 57 251 15 40 00 173 83 75 55	\$10 48 7 98 22 04 19 42 10 33 6 40 18 14 11 18 36 43 19 24 85 60 26 5 19 42 9 57 01 5 02 80 3 48 1 51



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Receiv. ed.	Tax.
Merriam, C. A., . . . . .	Chelsea, . . . . .	\$146,930 00	\$1,424 91	\$28 50
Merrick, Spencer R., . . . . .	Clinton, . . . . .	17,400 00	243 24	4 86
Miller, George F., . . . . .	North Adams, . . . . .	112,497 50	1,458 80	29 18
Morris & Farrington,* . . . . .	Monson, . . . . .	14,737 00	204 50	4 09
Morris, F. E., † . . . . .	Monson, . . . . .	6,728 00	155 07	3 10
Parker, George G., . . . . .	Milford, . . . . .	47,400 00	555 65	11 11
Parker, James O., . . . . .	Methuen, . . . . .	153,425 00	1,573 77	31 43
Paul, Abram C., . . . . .	Stoughton, . . . . .	18,000 00	171 25	3 42
Phillips, Elisha M., . . . . .	Southbridge, . . . . .	60,250 00	590 10	11 80
Piper & Sawyer, . . . . .	Newburyport, . . . . .	6,500 00	67 50	1 35
Porter, B. T. H., . . . . .	Woburn, . . . . .	56,850 00	932 40	18 65
Porter, Charles H., . . . . .	Boston, . . . . .	47,150 00	458 52	9 17
Porter, John W., . . . . .	Boston, . . . . .	5,210,262 80	37,930 33	758 61
Porter, Samuel, . . . . .	Beverly, . . . . .	38,850 00	538 66	10 77
Preston, N. W., . . . . .	East Douglas, . . . . .	32,100 00	318 01	6 36
Puffer, Loring W., . . . . .	Brockton, . . . . .	99,750 00	1,302 43	26 05
Richards, Elias, . . . . .	Weymouth, . . . . .	12,500 00	144 24	2 88
Richardson, O. P., Jr., . . . . .	Attleborough, . . . . .	49,800 00	678 65	13 57
Robbins, Samuel P., . . . . .	Warren, . . . . .	32,533 00	286 42	5 73
Rowe, Richard, . . . . .	Newtonville, . . . . .	24,100 00	305 75	6 11
Ryder, Thomas M., . . . . .	Wareham, . . . . .	19,058 00	325 24	6 50
Sargent, Bailey, . . . . .	Merrimac, . . . . .	35,165 00	463 79	9 28
Selkirk, A. W., . . . . .	Great Barrington, . . . . .	6,600 00	56 65	1 13
Serrat, W. D., . . . . .	Stoneham, . . . . .	70,500 00	630 64	12 61
Silsbee & Geer, ‡ . . . . .	Lynn, . . . . .	6,600 00	120 95	2 42
Silsbee & Stevens, § . . . . .	Lynn, . . . . .	40,600 00	487 39	9 75
Smith & Skerry, . . . . .	North Brookfield, . . . . .	26,800 00	367 15	7 34
Smith, E. J., & Son, . . . . .	Boston Highlands, . . . . .	131,975 00	1,247 98	24 96

Sprague, Phineas,	.	.	.	.	Malden,	.	.	.	54,350 00	572 20	11 44	
Steele, George,	.	.	.	.	Gloucester,	.	.	.	123,770 00	1,213 47	24 27	
Stone, Daniel, & Son,	.	.	.	.	North Dana and Orange,	.	.	.	38,050 00	381 78	7 64	
Stone, Emerson,	.	.	.	.	Spencer,	.	.	.	41,333 00	512 05	10 24	
Stratton, Daniel W.,	.	.	.	.	Hudson,	.	.	.	18,450 00	228 47	4 57	
Taylor, George W.,	.	.	.	.	Lexington,	.	.	.	53,375 00	1,084 58	21 69	
Thomas, Edward A.,	.	.	.	.	Amherst,	.	.	.	25,400 00	174 93	3 50	
Tillinghast & Alden,	.	.	.	.	New Bedford,	.	.	.	163,955 00	1,769 21	35 38	
Tillinghast, Charles M.,	.	.	.	.	Brighton,	.	.	.	106,550 00	589 01	11 78	
Townsend, James,	.	.	.	.	East Boston,	.	.	.	140,515 00	1,513 91	30 28	
Underhay, John,	.	.	.	.	Holbrook,	.	.	.	12,700 00	186 50	3 73	
Upton, Daniel,	.	.	.	.	Adams,	.	.	.	11,100 00	118 90	2 38	
Walker, Oliver,	.	.	.	.	Northampton,	.	.	.	92,376 00	851 44	17 03	
Washburn, J. D.,	.	.	.	.	Worcester,	.	.	.	446,490 00	5,405 48	108 11	
Williams, S. A., & Co.,	.	.	.	.	Taunton,	.	.	.	63,318 00	775 97	15 52	
Williamson, R. J. & C. C.,	.	.	.	.	Webster,	.	.	.	52,870 00	692 93	13 86	
Wilson & Read,	.	.	.	.	Pittsfield,	.	.	.	142,211 43	1,314 19	26 28	
										\$11,694,283 36	\$106,712 69	\$2,134 18
NORTH GERMAN FIRE INSURANCE Co.,												
Freeman & Vinton,	.	.	.	.	Hamburg, Ger.	.	.	.	\$1,387,684 00	\$17,104 61	\$342 09	
Kendall, George E.,	.	.	.	.	Boston,	.	.	.	101,927 00	1,583 61	31 67	
	.	.	.	.	Worcester,	.	.	.				
										\$1,489,611 00	\$18,688 22	\$373 76
NORTH WESTERN NATIONAL INSURANCE Co.,												
Johnson, W. F., & Knight,	.	.	.	.	Milwaukee, Wis.	.	.	.	\$103,600 00	\$1,229 21	\$24 58	
Munroe, A. C.,	.	.	.	.	Lynn,	.	.	.	175,616 00	2,084 68	41 69	
Richardson, H. W.,	.	.	.	.	Worcester,	.	.	.	36,168 00	514 52	10 29	
Rowe, Walter R.,	.	.	.	.	Pittsfield,	.	.	.	35,100 00	393 35	7 87	
	.	.	.	.	Lawrence,	.	.	.				

\* From March 1, 1884.

† To March 1, 1884.

‡ From July 1 to October 31.

§ From Nov. 1, 1883, to July 1, 1884.

NAME OF COMPANY AND AGENTS.				Location and Residence.		Amount Insured.	Premiums Received.	Tax.
Tyler, Edward D.,	.	.	.	North Adams, .	.	\$15,125 00	\$224 88	\$4 50
Vinton, Hammond,	Fire,	.	.	Boston, .	.	{ 1,673,815 00	16,770 46	335 41
"	Marine,	.	.			1,271,400 00	7,898 23	157 96
NORTHERN ASSURANCE CO.,				London, Eng.		\$3,310,824 00	\$29,115 33	\$582 30
Bennett, Dexter F.,	.	.	.	Somerville, .	.	\$34,975 00	\$295 45	\$5 91
Bevington, Thomas,	.	.	.	Lawrence, .	.	89,375 00	1,234 97	24 70
Bird, Herman,	.	.	.	Cambridge, .	.	214,933 00	2,750 93	55 02
Blaney, Alexander,	.	.	.	Natick, .	.	37,810 00	561 98	11 24
Brown, Henry A.,	.	.	.	Salem, .	.	192,624 00	1,461 80	29 24
Bullard, Alfred M.,	.	.	.	Boston, .	.	3,504,827 50	38,421 73	768 43
Bullock & Brown,	.	.	.	North Adams, .	.	45,830 00	811 86	16 24
Carter, S. B.,	.	.	.	Newburyport, .	.	41,800 00	611 36	12 23
Chadwick, O. B., & Co.,	.	.	.	Peabody and Danvers,	.	172,225 00	1,959 65	39 19
Clark, Henry,	.	.	.	Springfield, .	.	163,417 00	1,888 34	37 77
Coffin, Charles H.,	.	.	.	Nantucket, .	.	3,250 00	32 50	65
Durfee & Chace,	.	.	.	Fall River, .	.	105,668 97	1,207 62	24 15
Dutcher & Wickwire,	.	.	.	Sheffield, .	.	6,969 00	53 42	1 07
Edgell, C. N.,	.	.	.	Gardner, .	.	38,200 00	447 95	8 96
Ely, George W.,	.	.	.	Palmer, .	.	20,350 00	263 62	5 27
Faunce & Dearborn,	.	.	.	Hyde Park, .	.	14,900 00	140 71	2 81
Faunce, Thomas E.,	.	.	.	Hyde Park, .	.	19,150 00	268 13	5 36
Fenner, Arthur,*	.	.	.	Ayer, .	.	19,000 00	190 55	3 81
Fisher, Frederick L.,	.	.	.	Medway, .	.	99,920 00	1,107 41	22 15
Flagg, C. F.,	.	.	.	Littleton, .	.	32,075 00	351 09	7 02
Follansbee, H. L.,*	.	.	.	Gloucester, .	.	5,900 00	100 68	2 01
Fullerton, Charles D., & Co.,	.	.	.	Brockton, .	.	99,000 00	1,490 45	29 81



Gifford S. S.,	Provincetown,	5,100 00	71 00	1 42
Goodell, W. S.,†	Haverhill,	58,750 00	828 91	16 58
Goodell, W. S. & Son,†	Haverhill,	23,800 00	570 58	11 41
Greenwood, S. A.,	Winchendon,	29,150 00	638 44	12 77
Holbrook, Leander,	Milford,	9,200 00	109 90	2 20
Holden, John P.,	Malden,	5,900 00	44 75	89
Hutchinson, C. D.,	Pepperell,	4,000 00	40 00	80
Johnson, R. B.,	Holyoke,	73,817 86	843 35	16 87
Kendall & Longley,	Worcester,	280,528 05	4,121 50	82 43
Lockey & Allison,	Fitchburg,	118,745 00	1,678 76	33 58
Lyman, H.,§	Westfield,	25,750 00	435 20	8 70
Mendell, L. F.,	Plainville (Wrentham),	50,450 00	631 85	12 64
Pierce, C. H.,	Northampton,	47,805 00	708 14	14 16
Porter, B. T. H.,	Woburn,	61,175 00	982 14	19 64
Reed, E. R.,	Attleborough,	19,050 00	191 89	3 84
Richards, Elias,	Weymouth,	20,125 00	249 40	4 99
Richardson, O. P., Jr.,	Attleborough,	13,700 00	158 50	3 17
Silsbee & Geer,¶	Lynn,	57,217 00	833 93	16 68
Silsbee & Stevens,**	Lynn,	119,375 00	1,701 35	34 03
Smith, H. H.,	Vineyard Haven,	48,850 00	669 25	13 38
Steele, George,	Gloucester,	130,766 67	1,487 08	29 74
Tillinghast & Alden,	New Bedford,	59,385 00	877 70	17 55
Tucke, E. M.,	Lowell,	111,835 00	1,059 03	21 18
Underhay, John,	Holbrook,	13,500 00	193 13	3 86
Upton, Daniel,	Adams,	8,250 00	136 25	2 72
West, C. T.,	Lexington,	600 00	4 50	09
Williams, S. A., & Co.,	Taunton,	62,879 00	849 30	16 99
Wilson & Read,	Pittsfield,	90,560 00	1,063 08	21 26
		\$6,722,463 05	\$76,831 11	\$1,536 61

\* For three months.

¶ Eight months' business.

† To April 1, 1884.

‡ July 1 to October 31.

§ From April 1, 1884.

\*\* From November 1, 1883, to July 1, 1884.

§ Agent only six months.



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
<b>NORWICH UNION FIRE INSURANCE SOCIETY,</b>	Norwich, England,			
Baker, Ezra, . . . . .	Lynn, . . . . .	\$95,725 00	\$1,317 43	\$26 34
Bowen, Henry J., . . . . .	South Boston, . . . . .	9,750 00	94 20	1 88
Bullock & Brown, . . . . .	North Adams, . . . . .	51,562 50	713 50	14 27
Carter, Sylvester B., . . . . .	Newburyport, . . . . .	38,577 00	589 56	11 79
Clark, Henry, . . . . .	Springfield, . . . . .	256,600 00	2,667 70	53 35
Cook, Coleman, . . . . .	East Boston, . . . . .	23,500 00	207 10	4 14
Cook, Samuel H., . . . . .	New Bedford, . . . . .	77,267 00	1,056 19	21 12
Coolidge, Augustus,* . . . . .	Athol, . . . . .	3,000 00	70 00	1 40
Currier, Aug. N., . . . . .	Worcester, . . . . .	226,695 00	2,604 17	52 08
Daggett, H. M., Jr., & Co., . . . . .	Attleborough, . . . . .	48,950 00	786 66	15 73
D'Evelyn, John S., . . . . .	Lowell, . . . . .	115,125 00	1,431 08	28 62
Durfee & Chace, . . . . .	Fall River, . . . . .	128,754 81	1,532 71	30 65
Fairbairn, J. R.,† . . . . .	East Cambridge, . . . . .	12,700 00	153 25	3 06
Fears & Cunningham, . . . . .	Gloucester, . . . . .	59,825 00	644 25	12 88
Frankie Jones, . . . . .	Haverhill, . . . . .	76,600 00	953 15	19 06
Fullerton, C. D., & Co., . . . . .	Brookton, . . . . .	120,012 50	1,600 54	32 01
Jackson, E. T., & Co., . . . . .	Taunton, . . . . .	72,046 00	652 28	13 05
Joyner, Herbert C., . . . . .	Great Barrington, . . . . .	9,100 00	61 55	1 23
Lamb, Liberty, . . . . .	Webster, . . . . .	14,600 00	209 37	4 19
Lefiavour, Issachar, . . . . .	Beverly, . . . . .	21,230 00	159 96	3 20
Lincoln, William E., . . . . .	Warren, . . . . .	115,653 00	1,173 29	23 47
Lockey & Allison, . . . . .	Fitchburg, . . . . .	128,397 00	1,846 50	36 93
Mack, A. E., . . . . .	Lawrence, . . . . .	55,675 00	546 67	10 93
McCann, J. A., & Co., . . . . .	Chelsea, . . . . .	7,300 00	58 45	1 17
Mercer & Whittemore, . . . . .	Boston, . . . . .	3,151,845 00	26,788 13	535 76
Nichols, C. S., & Co., . . . . .	Salem, . . . . .	90,860 50	1,690 79	33 82
Porter, B. T. H., . . . . .	Woburn, . . . . .	37,061 00	579 56	11 59

Stevenson, John M., Storer, Henry J.,†	Pittsfield, Cambridgeport,	43,200 00 6,500 00	457 32 50 00	9 15 1 00
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ORIENT INSURANCE CO.,		\$5,098,111 31	\$50,695 36	\$1,013 87
Allen, Jared F.,	Hartford, Conn.	\$52,375 00	\$991 67	\$19 83
Alley, E. R., & Co.,	Middleborough,	58,475 00	675 51	13 51
Andrus, F. O.,	Marlborough,	10,375 00	96 05	1 92
Bevington, Thomas,	Sheffield,	81,800 00	575 17	11 50
Briggs, George H.,	Lawrence,	52,502 00	638 09	12 76
Brown, Henry A.,	Amesbury,	72,088 00	807 68	16 15
Cardell, E. L., & Co.,	Salem,	150,300 03	1,714 10	34 28
Collins & Wheeler,	Lowell,	4,200 00	57 50	1 15
Currier F. C., & Son,	Great Barrington,	36,790 00	471 97	9 44
Eldred, Edwin, & Co.,§	Fitchburg,	194,273 00	1,803 11	36 06
Fenner, Arthur,	Worcester,	95,209 00	921 79	18 44
Ferry & White,	Ayer,	24,050 00	203 70	4 07
Foot, William H.,	Chicopee,	54,522 50	618 49	12 37
Hall, John T.,	Westfield,	19,300 00	174 30	3 49
Hayden, Charles L.,	Plymouth,	29,425 00	260 92	5 22
Howland, S. D.,	South Deerfield,	129,680 00	1,293 01	25 86
Hubbard, Hervey N. P.,	Fall River,	2,500 00	47 00	94
Johnson, Waldo,	Plymouth,	17,250 00	181 65	3 63
Johnson, William F., & Knight,	Webster,	147,825 00	1,833 81	36 68
Mather, Benjamin F., Jr.,	Lynn,	10,900 00	120 50	2 41
Medcalf, William,	Williamstown,	52,921 33	547 71	10 95
Munn, John B.,	Ware,	63,580 00	647 63	12 95
Newton, Israel,	Holyoke,	23,500 00	208 81	4 18
Packard, S. Franklin,	Orange,	52,950 00	716 02	14 32
Paige, John C.,	Brockton,	1,833,213 44	23,007 48	460 15
	Boston,			

\* For the one month of October.

† From September 27.

‡ From Aug. 13, 1884, to Oct. 31, 1884.

§ From Jan. 1, 1884.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Parker, F. S., Parker, George G., Parks Loren C., Phillips, Elisha M., Porter, Samuel, Reed, E. M., Selkirk, A. W., Spaulding, L. V., Stone, Emerson, Turner, John M., Van Campen, Hiram, Warriner, S. C., Wickwire, T. C.,	Pittsfield, . Milford, . Worcester, Southbridge, Beverly, . Mansfield, Great Barrington, Haverhill, Spencer, . Northampton, New Bedford, Springfield, Sheffield, .	\$30,591 43 38,200 00 32,175 00 36,145 00 32,350 00 18,700 00 22,200 00 86,260 00 27,600 00 40,525 00 63,213 00 130,380 00 13,200 00	\$374 57 665 44 430 69 455 25 448 18 214 07 241 70 1,140 08 416 75 514 30 942 00 1,935 70 135 13	\$7 49 13 31 8 61 9 10 8 96 4 28 4 83 22 80 8 33 10 29 18 84 38 71 2 70
ORIENT MUTUAL INSURANCE Co., Scull & Bradley,	New York, N. Y. Boston, .	\$3,841,543 73 \$163,721 00	\$46,527 53 \$1,730 16	\$930 51 \$34 60
PACIFIC FIRE INSURANCE Co., Brewer, Cyrus, & Co., Munroe, A. C., Rice, Edward B.,	New York, N. Y. Boston, . Worcester, Worcester,	\$2,566,642 75 131,925 00 13,450 00	\$21,224 56 1,516 29 129 63	\$124 49 30 33 2 59
PENNSYLVANIA FIRE INSURANCE Co., Abbott, H. E., Adams, C. S., & Co., Appleton, Z. A.,	Philadelphia, Penn. Brookline, Framingham, Rockport,	\$2,712,017 75 \$13,400 00 63,147 34 19,005 00	\$22,870 48 \$201 64 675 34 237 85	\$457 41 \$6 05 20 26 7 14

Barney, Mathew,	.	.	.	.	.	Nantucket,	24,400 00	342 55	10 28
Bevington, Thomas,	.	.	.	.	.	Lawrence,	204,195 00	2,365 00	70 95
Bicknell, Zeechariah L.,	.	.	.	.	.	East Weymouth,	18,600 00	290 03	8 70
Bird, H.,	.	.	.	.	.	Cambridge,	141,823 00	2,357 35	70 72
Briggs, Andrew S.,	.	.	.	.	.	Taunton,	56,167 00	949 58	28 49
Brown, Benjamin F.,	.	.	.	.	.	Charlestown,	32,700 00	427 23	12 82
Bullock & Brown,	.	.	.	.	.	North Adams,	62,107 50	938 40	28 15
Carter, S. B.,	.	.	.	.	.	Newburyport,	45,624 00	756 01	22 68
Chadwick, O. B. & Co.,	.	.	.	.	.	Peabody and Danvers,	79,350 00	1,212 31	36 37
Cook, Samuel H.,	.	.	.	.	.	New Bedford,	130,535 00	2,061 75	61 85
Currier, Aug. N.,	.	.	.	.	.	Worcester,	254,410 00	3,549 72	106 49
Denny, Charles A.,	.	.	.	.	.	Leicester,	39,900 00	570 75	17 12
Fisher, Frederick L.,	.	.	.	.	.	Medway,	86,125 00	974 35	29 23
Forbush, James M.,	.	.	.	.	.	Natick,	53,200 00	860 46	25 81
Frankle, Jones,	.	.	.	.	.	Haverhill,	95,800 00	1,445 49	43 36
Gordon, William R.,	.	.	.	.	.	Beverly,	28,800 00	365 10	10 95
Gould, Jesse, & Son,	.	.	.	.	.	Chelsea,	135,526 00	2,126 46	63 79
Green, Darius A.,	.	.	.	.	.	Medford,	8,200 00	92 00	2 76
Hall, John T.,	.	.	.	.	.	Plymouth,	29,100 00	324 75	9 74
Hartshorne, Charles F.,	.	.	.	.	.	Warefield,	14,975 00	156 07	4 68
Hathaway, Daniel R.,	.	.	.	.	.	Marblehead,	23,125 00	292 35	8 77
Holbrook, Leander,	.	.	.	.	.	Milford,	10,480 00	124 19	3 73
Jennings, Albert,	.	.	.	.	.	Wellesley,	36,100 00	492 64	14 78
Johnson, R. B.,	.	.	.	.	.	Holyoke,	111,453 37	1,346 61	40 40
Liffler, Charles,	.	.	.	.	.	Boston Highlands,	142,801 70	1,741 19	52 24
Lockey & Allison,	.	.	.	.	.	Fitchburg,	107,606 00	1,847 11	55 41
Morrissey, Herbert,	.	.	.	.	.	Plymouth,	2,300 00	21 25	64
Northey, William,	.	.	.	.	.	Salem,	111,750 00	1,749 07	52 47
Pease, Joseph T.,	.	.	.	.	.	Edgartown,	1,700 00	20 25	61
Phillips, Elisha M.,	.	.	.	.	.	Southbridge,	20,200 00	228 04	6 84

\* Nine months' only.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Porter, B. T. H., . . . . .	Woburn, . . . . .	\$89,845 00	\$1,213 88	\$36 42
Puffer, H. M., . . . . .	Shelburne Falls, . . . . .	5,600 00	73 00	2 19
Rice, Henry, . . . . .	North Attleborough, . . . . .	49,500 00	626 72	18 80
Seall & Bradley, . . . . .	Boston, . . . . .	2,267,841 03	28,087 70	842 63
Slide, John P., & Son, . . . . .	Fall River, . . . . .	77,860 00	1,148 93	34 47
Smith & Skerry, . . . . .	North Brookfield, . . . . .	41,050 00	591 44	17 74
Smith, Henry H., . . . . .	Vineyard Haven, . . . . .	19,900 00	401 50	12 04
Stacy, S. A., & Son, . . . . .	Gloucester, . . . . .	58,850 00	516 83	15 50
Stevenson, J. M., . . . . .	Pittsfield, . . . . .	77,481 00	1,095 28	32 86
Stratton, Daniel W., . . . . .	Hudson, . . . . .	54,500 00	744 31	22 33
Thompson & Reed, . . . . .	Waltham, . . . . .	24,400 00	239 07	7 17
Thompson, William M., . . . . .	Brockton, . . . . .	105,775 00	1,385 90	41 58
Tacke, E. M., . . . . .	Lowell, . . . . .	111,923 00	1,333 66	40 01
Walker, Oliver, . . . . .	Northampton, . . . . .	78,222 22	1,099 93	33 00
Wetherbee & Nutter, . . . . .	Brighton, . . . . .	46,645 00	645 22	19 36
Williams, G. D., . . . . .	Greenfield, . . . . .	33,850 00	431 22	12 94
Williamson, R. J. & C. C., . . . . .	Webster, . . . . .	19,470 00	325 23	9 76
PEOPLE'S INSURANCE Co., . . . . .	Pittsburgh, Penn.	\$5,367,318 16	\$71,102 71	\$2,133 08
Cheppu & Brown, . . . . .	Boston and Concord, . . . . .	\$699,795 16	\$8,929 68	\$267 89
PEOPLE'S FIRE INSURANCE Co., . . . . .	New York, N. Y.			
Cheppu & Brown, . . . . .	Boston and Concord, . . . . .	\$1,087,033 37	\$11,068 44	\$233 37
Fuller, W. A., . . . . .	Springfield, . . . . .	88,825 00	1,512 92	30 26
Plympton & Harris, . . . . .	Worcester, . . . . .	32,725 00	227 43	4 55
		\$1,208,583 37	\$13,408 79	\$268 18

PHENIX INSURANCE CO.,	Brooklyn, N. Y.				
Alley, Edward R.,	Marlborough, .	\$0,437 50	\$835 07	\$16 70	
Baker, Henry N.,	Newtonville, .	23,200 00	187 70	3 75	
Barnes, Edward F.,	Newton, .	146,975 00	933 73	18 67	
Bird, H.,	Cambridge, .	81,675 00	1,061 50	21 23	
Brainard, J. C.,	Amherst, .	26,525 00	308 99	6 18	
Brown, H. A.,	Salem, .	138,911 00	1,602 58	32 05	
Bullard, Alfred M.,	Boston, .	4,616,648 83	39,120 35	782 41	
Chadwick, O. B., & Co.,	Peabody and Danvers,	284,170 00	2,395 73	47 91	
Chaffee, Joseph C.,	Lee, .	44,000 00	520 72	10 41	
Chapin & Williams,	Greenfield, .	65,250 00	813 90	16 28	
Chase, William E.,	Newburyport, .	140,500 00	1,523 67	30 47	
Coffin, Charles H.,	Nantucket, .	750 00	22 50	45	
Collins & Wheeler,	Great Barrington,	3,500 00	5 30	11	
Collins, T. C.,	Middleborough, .	10,275 00	114 41	2 29	
Cook, Samuel H., Fire,	New Bedford, .	132,080 00	1,966 67	39 33	
" " Marine,		412,296 00	5,374 39	107 49	
Dudley & Andrews*,	Monson, .	13,200 00	122 07	2 44	
Faunce & Dearborn, .	Hyde Park, .	17,200 00	85 48	1 71	
Faunce, Thomas E.,	Hyde Park, .	10,825 00	91 62	1 83	
Follansbee, H. L.,	Gloucester, .	81,775 00	841 60	16 83	
Frankle, Jones, .	Haverhill, .	115,635 00	1,433 23	28 66	
Gilmore, W. H. P.,	Turner's Falls,	42,177 00	462 00	9 24	
Goodwin, J. Otis,	Medford, .	19,300 00	167 90	3 36	
Gould, Jesse, & Son,	Chelsea, .	207,697 00	2,292 20	45 84	
Greenwood, S. A.,	Winchendon, .	5,375 00	111 88	2 24	
Gregerson, George W.,	Boston, .	4,520,211 00	14,936 01	298 72	
Haffards, Griffiths M.,	Fall River,	88,533 37	747 38	14 95	
Higley, George T.,	Ashland, .	22,090 00	172 10	3 44	
Holden, John P.,	Malden, .	13,800 00	104 25	2 08	

\* From November, 1883, to March, 1884.



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Jewett, Charles E.,	Georgetown, .	\$16,900 00	\$306 82	\$6 14
Judd, Burtis, .	South Framingham,	16,825 00	158 09	3 16
Ladd Bros. & Co.,	Springfield, .	460,442 50	2,837 71	56 75
Lamb, Liberty, .	Webster, .	2,500 00	63 75	1 27
Liffler, Charles, .	Weston Highlands, .	112,772 70	1,009 00	20 18
Lincoln, William, & Son,	Brookline, .	35,075 00	299 46	5 99
Lockey & Allison,	Fitchburg, .	115,515 00	1,328 61	26 57
Merrick, Spencer R.,	Clinton, .	31,550 00	300 70	6 01
Morrissey, Herbert,	Plymouth, .	13,250 00	177 90	3 56
Morrissey, J., & Son,	Plymouth, .	7,600 00	70 00	1 40
Morris & Farrington,*	Monson, .	31,925 00	337 73	6 75
Munn, John B., .	Holyoke, .	120,970 00	1,187 98	23 76
Norwood, J. K., .	Lawrence, .	73,975 00	873 87	17 48
Parker, George G.,	Milford, .	21,750 00	375 35	7 51
Phillips, E. M., .	Southbridge,	30,546 00	351 14	7 02
Pierce, Chauncey H.,	Northampton, .	132,459 00	1,375 49	27 51
Porter, B. T. H., .	Woburn, .	48,250 00	765 77	15 32
Porter, Samuel, .	Beverly, .	31,250 00	392 17	7 84
Richards, Elias, .	Weymouth, .	35,625 00	451 48	9 03
Richardson, O. P., Jr.,	Attleborough, .	68,713 00	900 90	18 02
Robinson, R. B., .	Westfield, .	64,695 00	793 64	15 87
Ryder, Thomas M.,	Wareham, .	58,056 00	600 00	12 00
Selkirk, A. W., .	Great Barrington,	44,000 00	515 20	10 30
Shattuck, John N.,	Natick, .	18,400 00	251 60	5 03
Silsbee & Geer,†	Lynn, .	69,358 00	1,011 46	20 23
Silsbee & Stevens,‡	Lynn, .	176,800 00	2,422 77	48 46
Slade, A. K., Jr.,	Fall River, .	42,150 00	419 01	8 38
Smith & Skerry, .	North Brookfield, .	57,572 00	712 53	14 25



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Ely, George W.,.	Palmer, .	\$42,300 00	\$528 40	\$10 57
Fay, Augustus M.,	Lawrence, .	17,000 00	123 00	2 46
Fenner, Arthur, .	Ayer, .	45,000 00	469 25	9 38
Follansbee, H. L.,	Gloucester, .	27,800 00	270 50	5 41
Fullerton, C. D., & Co.,	Brockton, .	109,835 00	1,315 65	26 31
Goodell, W. S.,*	Haverhill, .	48,100 00	870 65	17 41
Goodell, W. S., & Son,†	Haverhill, .	50,800 00	907 75	18 15
Gould, Jesse, & Son, .	Chelsea, .	129,032 00	1,655 69	33 11
Gregerson, George W.,	Boston, .	69,192 00	550 09	11 00
Hall, John T., .	Plymouth, .	4,300 00	49 26	99
Hastings, W. B., & Co.,	East Cambridge, .	41,410 39	4,558 09	91 16
Howland, S. D., .	Fall River, .	48,650 00	512 55	10 25
Jordan, A. S., & Co.,	Weymouth, .	46,275 00	703 49	14 07
Judd & Parsons, .	Holyoke, .	55,660 00	780 47	15 61
Judd, F. A., .	Springfield, .	138,175 00	1,895 65	37 91
Kendall & Longley, .	Worcester, .	297,566 50	4,063 05	81 26
Learned, Francis M., .	Boston, .	14,500 00	78 25	1 56
Leonard, Franklin, .	Westfield, .	23,900 00	180 91	3 61
Lockey & Allison, .	Fitchburg, .	54,700 00	752 03	15 04
Merrill, Charles, .	Malden, .	184,075 00	1,525 95	30 51
Miller, George F., .	North Adams, .	86,469 00	1,138 52	22 77
Murdock, Francis, .	Newton, .	37,600 00	399 00	7 98
Norwood, John K., & Co.,	Lawrence, .	14,687 50	208 88	4 18
Page, Henry H., .	Boston Highlands, .	8,775 00	55 06	1 10
Pierce, Chauncey H., .	Northampton, .	87,904 00	530 71	10 61
Porter, B. T. H., .	Woburn, .	15,075 00	117 37	2 35
Powell, Charles T.,	Roxbury, .	-	7,227 27	144 55
Savage, James F., .	Ware, .	22,900 00	247 00	4 94

Spring, John F.,	.	.	.	.	.	.	.	Greenfield,	32,875 00	398 92	7 98
Stearns Brothers,	.	.	.	.	.	.	.	Lincoln,	380,772 00	2,392 09	47 84
Stetson, George W.,	.	.	.	.	.	.	.	Medford,	8,150 00	73 75	1 47
Stone, Samuel H.,	.	.	.	.	.	.	.	Beverly,	32,225 00	438 16	8 76
Tillinghast & Alden,	.	.	.	.	.	.	.	New Bedford,	120,845 00	1,614 19	32 28
Tucke, E. M.,	.	.	.	.	.	.	.	Lowell,	89,008 00	805 23	16 10
Viles, Daniel F.,	.	.	.	.	.	.	.	Waltham,	73,575 00	921 19	18 42
Westgate, H. H.,	.	.	.	.	.	.	.	Boston and Melrose,	146,178 00	1,483 75	29 67
Williams, S. A., & Co.,	.	.	.	.	.	.	.	Taunton,	46,140 00	670 31	13 41
Williamson, R. J. & C. C.,	.	.	.	.	.	.	.	Webster,	12,160 00	290 80	5 81
Wilson & Read,	.	.	.	.	.	.	.	Pittsfield,	68,846 43	528 62	10 57
									\$8,791,331 55	\$89,618 42	\$1,792 29
PHENIX INSURANCE CO.,											
Adams, C. S., & Co.,	.	.	.	.	.	.	.	Hartford, Conn.	\$56,658 34	\$579 41	\$11 59
Andrus, F. O.,	.	.	.	.	.	.	.	Framingham,	—	233 09	4 66
Ballard, Edward O.,	.	.	.	.	.	.	.	Sheffield,	54,933 75	860 56	17 21
Barrows & White,	.	.	.	.	.	.	.	Marlborough,	215,472 50	2,148 67	42 97
Bird, H.,	.	.	.	.	.	.	.	Jamaica Plain,	16,600 00	695 83	13 92
Briggs, George H.,	.	.	.	.	.	.	.	Cambridge,	57,175 00	672 46	13 45
Carter, J. R., & Co.,	.	.	.	.	.	.	.	Amesbury,	17,175 00	174 95	3 50
Carter, Sylvester B.,	.	.	.	.	.	.	.	Woburn,	50,400 00	507 16	10 14
Chadwick, O. B., & Co.,	.	.	.	.	.	.	.	Newburyport,	88,610 00	1,197 02	23 94
Chaffee, J. C.,	.	.	.	.	.	.	.	Peabody and Danvers,	70,550 00	1,148 20	22 96
Church, H. C., & Son,	.	.	.	.	.	.	.	Lee,	187,712 33	2,081 71	41 63
Clark, Henry,	.	.	.	.	.	.	.	Lowell,	264,000 00	2,465 11	49 30
Cook, Samuel H.,	.	.	.	.	.	.	.	Springfield,	153,592 00	1,646 66	32 93
Dewey & Wright,	.	.	.	.	.	.	.	New Bedford,	43,262 50	370 42	7 41
Dudley & Andrews,†	.	.	.	.	.	.	.	Great Barrington,	13,550 00	200 05	4 00
Edgell, Charles N.,	.	.	.	.	.	.	.	Monson,	38,500 00	439 32	8 79
	.	.	.	.	.	.	.	Gardner,			

\* To April 1, 1884.

† From April 1, 1884.

‡ From November, 1883, to March, 1884.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Farnsworth, Ezra S.,	Newtonville,	\$87,300 00	\$512 59	\$10 25
Fisher, Milton M.,	Medway,	110,747 00	1,303 19	26 06
Fiske, George B.,	Holliston,	100,583 33	962 06	19 24
Forbush, James M.,	Natick,	56,500 00	671 38	13 43
Gilmore, W. H. P.,	Turner's Falls,	92,960 00	1,159 76	23 20
Goodell, W. S.*	Haverhill,	73,575 00	1,194 48	23 89
Goodell, W. S., & Son,†	Haverhill,	57,700 00	870 87	17 42
Goodwin, Francis J.,	Malden,	122,345 00	969 30	19 39
Gould, Jesse, & Son,	Chelsea,	43,676 00	722 07	14 44
Hamilton, Andrew J.,	Athol,	88,350 00	1,175 39	23 51
Hayward, E. H.,	Ayer,	61,170 00	680 40	13 61
Hollis & Snow,	Boston,	3,303,809 00	28,447 03	568 94
Hollis & Snow, sub-agents,	-	225,121 00	2,471 67	49 43
Howland, Charles W.,	Rockland,	18,700 00	252 67	5 05
Howland, Isaac C.,	Abington,	70,800 00	822 80	16 46
Johnson, Charles B.,	Easthampton,	31,570 00	307 13	6 14
Johnson, R. B.,	Holyoke,	168,096 36	1,649 42	32 99
Lamb, Liberty,	Webster,	18,200 00	255 50	5 11
Lincoln, William E.,	Warren,	47,587 00	484 81	9 70
Lyman, Herbert,	Westfield,	172,959 00	2,248 25	44 96
Merrill, Edwin S., & Son,	Winchendon,	31,550 00	422 75	8 45
Morrissey, Herbert,	Plymouth,	19,300 00	359 22	7 18
Morrissey, J., & Son,	Plymouth,	6,900 00	88 55	1 77
Morris & Farrington,†	Monson,	58,771 66	805 79	16 12
Morse, Edwin S.,	Dedham,	14,100 00	132 00	2 64
Neyland, Daniel J.,	Williamstown,	29,375 00	288 88	5 77
Northey, William,	Salem,	165,853 69	1,581 23	31 62
Parker, George G.,	Milford,	20,000 00	325 00	6 50







NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
PRESIDENT AND DIRECTORS OF THE INSURANCE Co. OF NORTH AMERICA,	Philadelphia, Penn.	\$51,825 00	\$890 76	\$26 72
Alden, Jared F.,	Middleborough,	128,695 00	1,522 13	45 66
Alley, E. R., & Co.,	Marlborough,	62,400 00	737 08	22 11
Burleigh, O. H.,	Natick,	177,090 00	2,063 06	61 89
Carter, Sylvester B.,	Newburyport,	16,500 00	213 25	6 40
Chaffee, J. C.,	Lee,	99,600 00	970 61	29 12
Chapin, Charles M.,	Hyde Park,	176,140 17	1,940 06	58 20
Church H. C., & Son,	Lowell,	89,815 00	847 73	25 43
Clark, W. E.,	Framingham,	8,200 00	103 00	3 09
Collins & Wheeler,	Great Barrington,	489,873 00	6,347 63	190 43
Currier, Aug. N.,	Worcester,	192,840 00	1,204 49	36 13
Currier, F. C., & Son,	Fitchburg,	18,700 00	268 25	8 05
Danforth, Keyes,	Williamstown,	49,637 50	679 00	20 37
Denny, Charles A.,	Leicester,	2,350 00	18 50	55
Dudley & Andrews,*	Monson,	57,305 00	657 73	19 73
Fisher, M. M.,	Medway,	269,564 00	3,220 20	96 61
Fuller, W. A.,	Springfield,	67,950 00	706 14	21 18
Gilmore, W. H. P.,	Turner's Falls,	72,775 00	1,201 54	36 05
Goodell, W. S.,†	Haverhill,	63,300 00	866 35	25 99
Goodell, W. S., & Son,†	Haverhill,	62,137 00	959 84	28 80
Gould, Jesse, & Son,	Chelsea,	62,640 00	1,180 77	35 42
Greenwood, S. A.,	Winchendon,	43,475 00	464 80	13 94
Hall, John T.,	Plymouth,	72,575 00	1,119 59	33 59
Hamilton, Andrew J.,	Athol,	2,500 00	22 50	67
Hartshorne, Charles F.,	Wakefield,	577,624 50	7,518 44	225 55
Hastings, W. B., & Co.,	East Cambridge,	41,575 00	514 74	15 44
Hayward, E. H.,	Ayer,			



NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Silshoe & Geer,*	Lynn, . . . . .	\$52,583 00	\$780 03	\$23 40
Silshoe & Stevens,†	Lynn, . . . . .	176,875 00	2,191 20	65 74
Slade, John P., & Son,	Fall River, . . . . .	170,769 64	1,795 16	53 85
Smith & Skerry,	North Brookfield, . . . . .	26,850 00	457 25	13 72
Smith, Henry A.,	Stoneham, . . . . .	23,800 00	310 05	9 30
Stacy, S. A., & Son,	Gloucester, . . . . .	150,102 00	1,585 05	47 55
Stevenson, J. M.,	Pittsfield, . . . . .	241,147 00	2,744 27	82 33
Swan, Albert D.,	Lawrence, . . . . .	164,987 50	2,105 31	63 16
Taft, S. S.,	Palmer, . . . . .	81,825 00	941 85	28 26
Thompson, William M.,	Brockton, . . . . .	268,215 00	2,980 24	89 41
Tillinghast & Alden,	New Bedford, . . . . .	271,635 00	3,108 96	93 27
Tyler, Edward D.,	North Adams, . . . . .	72,835 00	993 10	29 79
Viles, Daniel F.,	Waltham, . . . . .	34,600 00	489 07	14 67
Williams, S. A., & Co.,	Taunton, . . . . .	94,288 00	1,079 47	32 38
		\$56,240,953 15	\$406,983 39	\$12,209 49
PROVIDENCE WASHINGTON INSURANCE CO.,	Providence, R. I.			
Abbott, Edward T.,	Lowell, . . . . .	\$251,095 00	\$1,914 14	\$38 28
Babbitt, Charles A.,	Orange, . . . . .	3,275 00	41 87	84
Barbour, Alfred L.,	West Newton, . . . . .	12,225 00	110 25	2 20
Barnes, William,†	Marlborough, . . . . .	3,750 00	36 76	71
Barrett, Richard F.,	Concord, . . . . .	17,200 00	143 50	2 87
Barrows & White,	Jamaica Plain, . . . . .	93,065 00	1,196 39	23 93
Boardman & Ingalls,	Lynn, . . . . .	93,450 00	1,404 67	28 09
Brewer, Cyrus, & Co.,	Boston, . . . . .	8,005,197 88	68,350 39	1,367 01
Briggs, George H.,	Amesbury, . . . . .	63,477 00	799 72	15 99
Cannell Brothers,	Everett, . . . . .	24,250 00	228 00	4 56
Carpenter, R. W.,	Foxborough, . . . . .	12,820 00	189 30	3 79

Chase, W. E.,	.	.	.	.	Newburyport,	.	.	.	1,383	97	27	68
Colby & Jones,	.	.	.	.	Salem,	.	.	.	1,450	03	29	00
Coolidge & Taylor, §	.	.	.	.	Athol,	.	.	.	49	50	99	99
Copeland, William A.,	.	.	.	.	Mansfield,	.	.	.	212	47	4	25
Daggett, H. M., Jr. & Co., Marine, Fire,	.	.	.	.	Attleborough,	.	.	.	196	48	3	93
"	.	.	.	.	.	.	.	.	1,184	56	23	69
Daniels, Waldo,	.	.	.	.	Franklin,	.	.	.	120	34	2	41
Durfee & Chace, Marine,	.	.	.	.	Fall River,	.	.	.	6,960	12	139	20
Eldred, E., & Co.,	.	.	.	.	Worcester,	.	.	.	2,955	96	59	12
Endicott & Macomber,	.	.	.	.	Boston,	.	.	.	13,725	19	274	50
Esty, Frederick M.,	.	.	.	.	Frammingham,	.	.	.	412	40	8	25
Fairbairn, John R.,	.	.	.	.	East Cambridge,	.	.	.	1,008	59	20	17
Faunce & Dearborn,	.	.	.	.	Hyde Park,	.	.	.	115	17	2	30
Faunce, Thomas E.,	.	.	.	.	Hyde Park,	.	.	.	270	15	5	40
Forbush, James M.,	.	.	.	.	Natick,	.	.	.	1,207	09	24	14
Frankle, Jones,	.	.	.	.	Haverhill,	.	.	.	1,039	93	20	80
Fullerton, C. D., & Co.,	.	.	.	.	Brockton,	.	.	.	51	33	1	03
Greene, William S.,	.	.	.	.	Fall River,	.	.	.	1,607	20	32	14
Greenwood, S. A.,	.	.	.	.	Winchendon,	.	.	.	2,360	02	47	20
Grinnell, L., & Co., Fire,	.	.	.	.	New Bedford,	.	.	.	2,204	43	44	09
"	.	.	.	.	.	.	.	.	3,170	02	63	40
Hall, John T.,	.	.	.	.	Plymouth,	.	.	.	642	32	12	85
Howland, C. W.,	.	.	.	.	Rockland,	.	.	.	138	00	2	76
Howland, Isaac C.,	.	.	.	.	Abington,	.	.	.	1,247	45	24	95
Ingraham, William H.,	.	.	.	.	Watertown,	.	.	.	258	24	5	16
Johnson, Waldo,	.	.	.	.	Webster,	.	.	.	166	02	3	32
Judd & Parsons,	.	.	.	.	Holyoke,	.	.	.	1,003	26	20	07
Kirby, Charles E.,	.	.	.	.	Fitchburg,	.	.	.	449	64	8	99
Ladd Bros., & Co.,	.	.	.	.	Springfield,	.	.	.	549	31	10	99
Leonard, Franklin,	.	.	.	.	Westfield,	.	.	.	276	90	5	53

\* July 1 to October 31.

† From Nov. 1, 1883, to July 1, 1884.

‡ Agency discontinued Dec. 30, 1883.

§ For two months only.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Macy, George W.,	Nantucket,	\$16,050 00	\$292 00	\$5 84
Miller, George F.,	North Adams,	68,077 59	1,062 62	21 25
Morrissey, Herbert,	Plymouth,	1,300 00	23 00	46
Murdock, Francis,	Newton,	98,935 00	918 99	18 38
Nickerson, Lewis,	Provincetown,	14,050 00	180 25	3 60
Nutting, Arthur F.,	Northampton,	110,125 00	1,245 85	24 92
Orcutt, J. R.,	North Weymouth,	3,700 00	34 00	68
Packard, Henry H.,*	Brockton,	23,680 00	235 14	4 70
Parker, George G.,	Milford,	58,065 00	683 06	13 66
Parker, James O.,	Methuen,	36,275 00	514 91	10 30
Pendergast, George H., & Co.,	Charlestown,	211,125 00	1,997 06	39 94
Phillips, E. M.,	Southbridge,	25,955 00	376 02	7 52
Read, Frederick F.,	Roxbury,	73,135 00	693 86	13 88
Savage, James F.,	Ware,	20,250 00	238 24	4 76
Smart, Joseph A.,	Andover,	35,885 00	406 50	8 13
Sprague, Phineas,	Malden,	21,184 00	204 01	4 08
Spring, John F.,	Greenfield,	44,725 00	639 83	12 80
Steele, George,	Gloucester,	212,341 67	2,213 37	44 27
Stone, Charles F.,	Waltham,	26,650 00	258 50	5 17
Stone, Emerson,	Spencer,	49,875 00	698 03	13 96
Storer, William N.,†	Cambridge,	13,400 00	162 95	3 26
Swain, Joseph B.,	Nantucket,	46,825 00	458 45	9 17
Tarr, J. Truman,	Rockport,	5,000 00	84 25	1 68
Townsend, James,	East Boston,	55,950 00	639 28	12 79
Williams, S. A., & Co.,	Taunton,	636,407 00	10,079 34	201 59
Wilson & Read,	Pittsfield,	62,065 07	573 48	11 47
		\$13,869,943 88	\$145,743 07	\$2,914 84







## NAME OF COMPANY AND AGENTS.

## Location and Residence.

## Amount Insured.

## Premiums Received.

## Tax.

Jordan, A. S., & Co.,	Weymouth,	\$61,272 50	\$747 69	\$14 95
Judd & Parsons,	Holyoke,	117,524 00	1,566 43	31 33
Judd, Burtis,	South Framingham,	19,350 00	165 84	3 32
Liffler, Charles,	Boston Highlands,	98,163 08	887 37	17 75
Lincoln, William, & Co.,	Warren,	204,863 00	2,243 26	44 87
Lockey & Allison,	Fitchburg,	119,147 00	1,432 50	28 65
Lynan, Herbert,	Westfield,	56,500 00	624 26	12 49
Munroe, A. C.,	Worcester,	516,836 25	4,928 83	98 58
Nichols, Charles S., & Co.,	Salem,	140,387 50	2,044 35	40 89
Parker, George G.,	Milford,	28,650 00	424 97	8 50
Phillips, E. M.,	Southbridge,	15,350 00	239 33	4 79
Pierce, Chauncey H.,	Northampton,	50,175 00	584 53	11 69
Porter, B. T. H.,	Woburn,	37,523 00	570 75	11 41
Preston, N. W.,	East Douglas,	41,775 00	421 18	8 42
Pynchon, Joseph C.,	Springfield,	319,581 00	3,637 82	72 76
Richardson, O. P., Jr.,	Attleborough,	107,750 00	1,507 97	24 16
Selkirk, A. W.,	Great Barrington,	19,900 00	287 74	5 75
Shattuck, John N.,	Natick,	24,825 00	348 50	6 97
Shepard, J. M., Jr., & Co.,	Fall River,	220,737 99	1,036 46	20 73
Spaulding, L. V.,	Haverhill,	99,785 00	1,159 75	23 19
Stone, Samuel H.,	Beverly,	33,750 00	544 43	10 89
Tillinghast & Alden,	New Bedford,	143,930 00	1,781 01	35 62
Tyler, Edward D.,	North Adams,	99,940 00	1,313 09	26 26
Upton, Daniel,	Adams,	31,500 00	425 00	8 50
Wait, Andrew W.,	Greenfield,	53,450 00	740 63	14 81
Walker, Oliver,	Northampton,	31,267 00	368 92	7 38
Williams, S. A., & Co.,	Taunton,	102,853 00	1,214 04	24 28

Wilson & Read, .	.	.	.	.	Pittsfield, .	.	.	.	.	149,921 43	1,497 07	29 94
Wright, Eliphalet, .	.	.	.	.	Lee, .	.	.	.	.	4,500 00	45 00	90
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ROCHESTER GERMAN INSURANCE CO.,												
Boardman & Ingalls, .	.	.	.	.	Rochester, N. Y.	.	.	.	.	\$8,932,434 78	\$85,116 56	\$1,702 31
Brainard, J. C., .	.	.	.	.	Lynn, .	.	.	.	.	\$90,025 00	\$1,436 89	\$28 74
Crowell, John F., .	.	.	.	.	Amherst, .	.	.	.	.	89,575 00	1,217 81	24 36
Daniels, George P., .	.	.	.	.	Worcester, .	.	.	.	.	201,037 50	2,479 95	49 60
Darling, H. E., .	.	.	.	.	Salem, .	.	.	.	.	61,475 00	1,125 50	22 51
Fuller, W. A., .	.	.	.	.	Boston, .	.	.	.	.	1,388,840 66	15,024 30	300 49
Howland, S. D., .	.	.	.	.	Springfield, .	.	.	.	.	54,950 00	751 26	15 03
Jackson, E. T., & Co.,	.	.	.	.	Fall River, .	.	.	.	.	151,657 00	1,924 32	38 49
Kilbride, J. J., .	.	.	.	.	Taunton, .	.	.	.	.	60,436 00	873 74	17 47
Richardson, H. W., .	.	.	.	.	Lawrence, .	.	.	.	.	78,425 00	843 76	16 88
Shattuck, John N., .	.	.	.	.	Pittsfield, .	.	.	.	.	47,517 00	626 71	12 53
Tucke, E. M., .	.	.	.	.	Natick, .	.	.	.	.	26,300 00	396 78	7 94
	.	.	.	.	Lowell, .	.	.	.	.	79,100 00	918 31	18 37
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ROYAL INSURANCE CO.,												
Abbott, H. E., .	.	.	.	.	Liverpool, Eng.	.	.	.	.	\$2,329,338 16	\$27,619 33	\$552 41
Adams, C. S., & Co., .	.	.	.	.	Brookline, .	.	.	.	.	\$55,650 00	\$715 76	\$14 32
Allen, Jared F., .	.	.	.	.	Frammingham, .	.	.	.	.	89,866 39	951 82	19 04
Baker, Henry N., .	.	.	.	.	Middleborough, .	.	.	.	.	10,350 00	205 60	4 11
Bevington, Thomas, .	.	.	.	.	Newtonville, .	.	.	.	.	22,500 00	177 50	3 55
Bicknell, Zechariah L.,	.	.	.	.	Lawrence, .	.	.	.	.	494,518 00	5,049 21	100 98
Bird, H., .	.	.	.	.	East Weymouth, .	.	.	.	.	57,060 00	847 25	16 94
Briggs, Andrew S., .	.	.	.	.	Cambridge, .	.	.	.	.	756,499 00	9,776 43	195 53
Brown, Benjamin F., .	.	.	.	.	Taunton, .	.	.	.	.	138,982 00	1,630 14	32 60
Bullock & Brown, .	.	.	.	.	Charlestown, .	.	.	.	.	75,400 00	1,042 53	20 85
	.	.	.	.	North Adams, .	.	.	.	.	221,832 50	2,768 84	55 38

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Carter, S. B.,	Newburyport, .	\$110,011 00	\$1,526 17	\$30 52
Chadwick, O. B., & Co.,	Peabody and Danvers,	250,000 00	3,676 54	73 53
Chapin, Charles M.,	Hyde Park,	99,990 00	1,198 51	23 97
Currier, Aug. N.,	Worcester,	539,173 00	7,553 00	151 06
Denny, C. A.,	Leicester,	63,250 00	819 38	16 39
Fairbanks, John W.,	Westborough,	71,648 00	994 93	19 90
Fisher, Frederick L.,	Medway, .	136,771 00	1,605 89	32 12
Forbush, James M.,	Natick, .	93,050 00	1,503 30	30 07
Frankle, Jones, .	Haverhill,	171,825 00	2,867 94	57 36
Gilmore, W. H. P.,	Turner's Falls,	50,825 00	826 12	16 52
Gordon, William R.,	Beverly, .	62,050 00	1,045 05	20 90
Gould, Jesse, & Son,	Chelsea, .	441,698 00	5,169 19	103 38
Green, Darius A.,	Medford, .	10,200 00	159 05	3 18
Grinnell, L. & Co.,	New Bedford,	402,850 00	5,054 10	101 08
Hamilton, Andrew J.,	Athol, .	92,780 00	1,452 15	29 04
Hartshorne, Charles F.,	Wakefield,	60,625 00	593 13	11 86
Hathaway, Daniel R.,	Marblehead,	103,775 00	1,206 20	24 12
Holbrook, Leander,	Milford, .	21,950 00	301 38	6 03
Jennings, Albert,	Wellesley,	123,337 00	1,300 42	26 01
Johnson, R. B.,	Holyoke, .	162,803 37	1,695 17	33 90
Liffier, Charles, .	Boston Highlands,	459,957 75	4,753 10	95 06
Lockey & Allison,	Fitchburg,	254,619 00	3,598 14	71 96
Lyman, Herbert,	Westfield,	75,725 00	1,216 95	24 34
Morisey, Herbert,	Plymouth,	30,400 00	343 37	6 87
Morisey, J., & Son,	Plymouth,	26,200 00	294 00	5 88
Northey, William,	Salem, .	322,573 75	4,151 92	83 04
Otis, George,	Yarmouthport,	26,550 00	315 10	6 30
Pease, Joseph T.,	Edgartown,	23,250 00	303 12	6 06

Phillips, Elisha M.,	.	.	.	.	Southbridge,	.	.	44,483 33	681 44	13 63
Porter, B. T. H.,	.	.	.	.	Woburn,	.	.	157,841 00	2,280 02	45 60
Porter, Charles H.,	.	.	.	.	Boston,	.	.	54,534 00	691 75	13 83
Puffer, H. M.,	.	.	.	.	Shelburne Falls,	.	.	20,500 00	272 10	5 44
Rice, Henry,	.	.	.	.	North Attleborough,	.	.	71,630 00	974 71	19 49
Seull & Bradley,	.	.	.	.	Boston,	.	.	8,966,020 57	93,038 40	1,860 77
Slade, John P., & Son,	.	.	.	.	Fall River,	.	.	221,005 00	2,433 77	48 68
Smith & Skerry,	.	.	.	.	North Brookfield,	.	.	78,775 00	1,160 51	23 21
Smith, Henry H.,	.	.	.	.	Vineyard Haven,	.	.	24,600 00	402 56	8 05
Spurr, George W.,	.	.	.	.	Winchester,	.	.	46,185 00	464 85	9 30
Stacy, S. A., & Son,	.	.	.	.	Gloucester,	.	.	87,750 00	913 12	18 26
Stevens, C. G., & Son,	.	.	.	.	Clinton,	.	.	64,230 00	621 69	12 43
Stevenson, J. M.,	.	.	.	.	Pittsfield,	.	.	247,378 86	2,928 61	58 57
Stratton, Daniel W.,	.	.	.	.	Hudson,	.	.	102,950 00	1,640 61	32 81
Thompson & Read,	.	.	.	.	Waltham,	.	.	71,790 00	656 09	13 12
Thompson, William M.,	.	.	.	.	Brockton,	.	.	298,679 50	4,193 49	83 87
Tucke, E. M.,	.	.	.	.	Lowell,	.	.	159,123 00	1,774 90	35 50
Walker, Oliver,	.	.	.	.	Northampton,	.	.	122,615 97	1,602 89	32 06
Westgate, H. H.,	.	.	.	.	Boston and Melrose,	.	.	96,123 00	955 90	19 12
Wetherbee & Nutter,	.	.	.	.	Brighton,	.	.	192,068 00	1,847 42	36 95
Whitmore, J. C.,	.	.	.	.	Boston,	.	.	421,390 00	3,363 85	67 28
Williams, G. D.,	.	.	.	.	Greenfield,	.	.	34,050 00	406 97	8 14
Williamson, R. J. & C. Co.,	.	.	.	.	Webster,	.	.	46,720 00	733 45	14 67
									\$202,727 50	\$4,054 53
RUTGERS FIRE INSURANCE Co.,	.	.	.	.	New York, N. Y.	.	.			
Brewer, Cyrus, & Co.,	.	.	.	.	Boston,	.	.	\$1,060,128 25	\$9,082 09	\$181 64
SCOTTISH UNION AND NATIONAL INSURANCE Co.,	.	.	.	.	Edinburgh, Scot.	.	.			
Bevington, Thomas,	.	.	.	.	Lawrence,	.	.	\$60,283 00	\$479 46	\$9 59
Bicknell & Robinson,	.	.	.	.	Boston,	.	.	210,150 00	1,989 95	39 80
Clarke, E. C.,	.	.	.	.	Holyoke,	.	.	42,200 00	406 35	8 13

NAME OF COMPANY AND AGENTS.		Location and Residence.		Amount Insured.	Premiums Received.	Tax.
Coburn, Charles,	.	Lowell,	.	\$48,100 00	\$522 37	\$10 45
Darling, H. E.,	.	Boston,	.	1,552,733 08	12,451 56	249 03
Eldred, E., & Co.,	.	Worcester,	.	335,444 00	3,524 87	70 50
Goodell, W. S.,*	.	Haverhill,	.	28,150 00	360 38	7 21
Goodell, W. S., & Son,†	.	Haverhill,	.	12,800 00	191 55	3 83
Jackson, E. T., & Co.,	.	Taunton,	.	48,467 00	432 95	8 66
Johnson, William F., & Knight,	.	Lynn,	.	138,275 00	1,638 50	32 77
Mendell, L. F.,‡	.	Plainville (Wrentham),	.	14,750 00	196 52	3 93
Nichols, C. S., & Co.,	.	Salem,	.	43,887 50	608 28	12 17
Packard, S. F.,	.	Brockton,	.	11,700 00	161 28	3 23
Pierce, Chauncey H.,	.	Northampton,	.	23,450 00	320 93	6 42
Townsend, James,	.	East Boston,	.	38,450 00	348 25	6 96
Vestal, T. R.,	.	Fall River,	.	89,690 00	958 55	19 17
Warriner, S. C.,	.	Springfield,	.	42,792 00	740 28	14 81
SECURITY INSURANCE CO.,		New Haven, Conn.	.	\$2,741,321 58	\$25,332 03	\$506 66
Boardman & Ingalls,	.	Lynn,	.	\$97,275 00	\$1,705 14	\$34 10
Fay, Augustus M.,	.	Lawrence,	.	22,458 00	345 93	6 92
Fuller, W. A.,	.	Springfield,	.	99,704 00	1,836 83	36 74
Haffards, G. M.,	.	Fall River,	.	106,745 19	1,120 69	22 41
Harrington, N. A.,	.	Worcester,	.	407,236 50	4,530 10	90 60
Judd & Parsons,	.	Holyoke,	.	67,128 50	1,231 98	24 64
Metall, George E.,	.	Lowell,	.	131,843 00	1,643 64	32 87
Miller, George F.,	.	North Adams,	.	63,087 50	1,073 78	21 48
Reed & Brother,	.	Boston,	.	368,434 00	13,685 09	273 70
				\$1,363,911 69	\$27,173 18	\$543 46







NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Sproat, Alfred B., Stone, Samuel H., Taft, S. S., Van Campen, Hiram, Viles, Daniel F.,	Taunton, . Beverly, . Palmer, . New Bedford, . Waltham, .	\$6,550 00 — 3,500 00 14,500 00 6,800 00	\$98 81 117 65 30 56 216 25 81 95	\$1 98 2 35 61 4 32 1 64
STAR FIRE INSURANCE Co., Alley, E. R., & Co., Burleigh, O. H., Church, H. C., & Son, Johnson, R. B., Sawyer & Blake, Silsbee & Geor*, Silsbee & Stevens,† Swan, A. D.,	New York, N. Y. Marlborough, . Natick, . Lowell, . Holyoke, . Boston, . Lynn, . Lynn, . Lawrence, .	\$512,444 00 \$2,500 00 27,350 00 37,150 00 34,675 00 1,591,880 00 23,550 00 72,650 00 27,753 35	\$5,582 49 \$43 67 350 39 554 13 392 92 11,636 28 330 68 985 94 343 04	\$111 64 \$0 87 7 01 11 08 7 86 232 73 6 61 19 72 6 86
STERLING FIRE INSURANCE Co., Boardman & Ingalls, Plympton & Harris, Spaulding, L. V., Stearns Brothers,	New York, N. Y. Lynn, . Worcester, . Haverhill, . Boston, .	\$1,817,508 35 \$92,050 00 31,600 00 46,700 00 1,334,810 67	\$14,637 05 \$1,405 14 238 11 562 85 10,785 83	\$292 74 \$28 10 4 76 11 26 215 72
ST. PAUL FIRE AND MARINE INSURANCE Co., Boardman & Ingalls,† Carpenter, George O.,	St. Paul, Minn. Lynn, . Boston, .	\$1,505,160 67 \$37,475 00 1,097,880 00	\$12,991 93 \$549 63 11,537 16	\$259 84 \$10 99 230 74

Colby & Jones, Porter, B. T. H., §	Salem, Woburn, .	21,975 00 1,500 00	405 38 30 00	8 11 60
SUN FIRE OFFICE Co., .	London, Eng.	\$1,158,830 00	\$12,522 17	\$250 44
Abbott, H. Edward, .	Brookline, .	\$106,525 00	\$1,033 16	\$20 66
Ashley, H. W., .	Westfield, .	3,400 00	37 50	75
Baker, Ezra, .	Lynn, .	230,695 67	2,443 68	48 87
Bevington, Thomas, .	Lawrence, .	78,900 00	757 21	15 14
Brewster, Allan M., .	Newburyport, .	132,100 00	1,157 96	23 16
Burge, L., Hayes, & Co.,	Boston, .	8,206,463 63	65,760 13	1,315 20
Chaffee, Joseph C., .	Lee, .	43,025 00	416 35	8 33
Clarke, E. C., ¶	Holyoke, .	54,825 00	496 42	9 93
Collins, Thomas C., .	Middleborough, .	39,425 00	454 14	9 08
Cook, Louis A., .	South Weymouth, .	25,225 00	225 05	4 50
Coolidge & Taylor, .	Worcester, .	289,260 00	2,935 53	58 71
Coolidge, Augustus, ¶	Athol, .	15,500 00	183 70	3 67
Craig & Bemis, .	Spencer, .	9,800 00	108 05	2 16
Daniels, George P., .	Salem, .	88,885 00	1,108 00	22 16
D'Evelyn, J. S., **	Lowell, .	11,500 00	133 10	2 66
Dewey & Wright, ††	Great Barrington, .	12,782 50	107 13	2 14
Dudley & Andrews, ††	Monson, .	400 00	4 00	08
Dutcher & Wickwire, .	Sheffield, .	5,475 00	34 09	68
Edgell, Charles N., .	Gardner, .	55,065 00	410 95	8 22
Fairbanks, J. W., .	Westborough, .	32,975 00	389 73	7 79
Fears & Cunningham, .	Gloucester, .	39,745 00	572 04	11 44
Freeman, James M., .	Franklin, .	20,750 00	208 25	4 16
French, Henry T., .	Hudson, .	8,850 00	88 50	1 77
Fuller & Smith, .	Florence, .	90,688 33	1,216 61	24 33

\* July 1 to October 31.

† From Nov. 1, 1883, to July 1, 1884.

‡ From May 19, .

\*\* Agency taken away in January, 1884.

†† From April .

§ For one month.

|| From April 1, 1884.

‡‡ From November, 1883, to March, 1884.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Green, J. Horace,	Stoneham,	\$3,265 00	\$38 76	\$0 78
Hamant, Charles,	Medfield,	12,680 00	131 92	2 64
Hammond, John C.,	East Douglas,	11,000 00	85 25	1 70
Hardwick, John, & Co.,	Quincy,	25,550 00	275 20	5 50
Hartshorne, Charles F.,	Wakefield,	33,200 00	343 05	6 86
Hellyar, William H.,	Palmer,	20,425 00	206 89	4 14
Howland, Isaac C.,	Abington,	34,250 00	134 81	2 70
Jordan, A. S., & Co.,	Weymouth,	31,650 00	352 58	7 05
Judd, Burtis,	South Framingham,	11,500 00	126 95	2 54
Kirby, Charles E.,	Fitchburg,	37,550 00	324 59	6 49
Mendell, L. F.,	Plainville (Wrentham),	37,250 00	470 56	9 41
Merriam, Charles A.,	Chelsea,	131,225 00	888 55	17 77
Merrick, S. R.,	Clinton,	21,650 00	207 72	4 15
Merrill, E. S., & Son,	Winchendon,	22,808 00	234 96	4 70
Miller, George F.,	North Adams,	154,300 00	1,787 15	35 74
Morris & Farrington,*	Monson,	6,285 00	88 79	1 78
Ober, Joseph E.,	West Medford,	23,500 00	205 31	4 11
O'Brien, Thomas L.,	Boston,	3,163,539 63	20,217 33	404 35
Packard, S. F.,	Brockton,	32,950 00	353 25	7 06
Parker, F. S.,	Pittsfield,	56,888 43	674 29	13 49
Puffer, H. M.,	Shelburne Falls,	48,800 00	504 42	10 09
Ryder, A. G., & Co.,	Taunton,	50,790 00	360 52	7 21
Ryder, Thomas M.,	Wareham,	100,175 00	1,115 73	22 31
Shattuck, John N.,	Natick,	27,235 00	290 97	5 82
Shepard, J. M., Jr.,	Fall River,	237,519 87	2,057 86	41 16
Sherman, Frederick W.,	Lowell,	131 750 00	1,087 66	21 75
Smith & Skerry,	North Brookfield,	45,015 00	443 74	8 87
Smith, John F.,	Haverhill,	170,055 00	1,851 35	37 03

Van Campen, H.,	.	.	.	.	.	New Bedford,	133,135 00	1,476 32	29 53
Wait, N. R.,	.	.	.	.	.	Ipswich,	2,525 00	27 38	55
Warriner, S. C.,	.	.	.	.	.	Springfield,	211,055 00	2,425 76	48 52
Waterman, Eben C.,	.	.	.	.	.	Hanover,	3,000 00	22 50	45
Williams, S. A., & Co.,	.	.	.	.	.	Taunton,	24,050 00	346 80	6 94
Wood, Joseph H.,	.	.	.	.	.	Milford,	5,400 00	65 50	1 31
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TRADERS' INSURANCE Co.,	.	.	.	.	.	Chicago, Ill.	\$14,664,231 06	\$119,505 70	\$2,390 09
Abbott, H. Edward,	.	.	.	.	.	Brookline,	\$183,861 00	\$2,573 78	\$51 48
Baker, Ezra,	.	.	.	.	.	Lynn,	95,350 00	1,498 06	29 96
Barnes, William,	.	.	.	.	.	Marlborough,	16,255 00	240 97	4 81
Bevington, Thomas,	.	.	.	.	.	Lawrence,	43,625 00	479 39	9 59
Bowker, Albert,†	.	.	.	.	.	Boston,	1,050,294 00	9,928 81	198 58
Brewster, William H., Jr.,	.	.	.	.	.	Newburyport,	70,699 00	825 54	16 51
Brown, Benjamin F.,	.	.	.	.	.	Charlestown,	50,216 00	565 03	11 30
Church, H. C., & Son,	.	.	.	.	.	Lowell,	41,633 33	596 87	11 94
Colby & Jones,	.	.	.	.	.	Salem,	53,060 28	848 74	16 97
Collins, Thomas C.,	.	.	.	.	.	Middleborough,	10,225 00	195 42	3 91
Currier, Aug. N.,	.	.	.	.	.	Worcester,	80,110 00	1,010 51	20 21
Curriet, F. C., & Son.,	.	.	.	.	.	Fitchburg,	28,315 00	410 03	8 20
Daggett, H. M., Jr., & Co.,	.	.	.	.	.	Attleborough,	45,625 00	621 70	12 43
Dewey & Wright,	.	.	.	.	.	Great Barrington,	44,670 00	419 99	8 40
Goodell, W. S.,†	.	.	.	.	.	Haverhill,	24,650 00	434 28	8 69
Goodell, W. S., & Son,§	.	.	.	.	.	Haverhill,	8,850 00	219 98	4 40
Greene, William S.,	.	.	.	.	.	Fall River,	24,191 07	332 12	6 64
Grimmell, L., & Co.,	.	.	.	.	.	New Bedford,	19,200 00	289 88	5 80
Judd & Parsons,	.	.	.	.	.	Holyoke,	145,710 00	2,089 33	41 79
Judd, Burtis,	.	.	.	.	.	South Framingham,	26,900 00	198 73	3 97
Judd, F. A.,	.	.	.	.	.	Springfield,	200,881 67	2,623 27	52 47

\* From June 21, 1884.

† From Jan. 1, 1884.

‡ To April 1, 1884.

§ From April 1, 1884.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Parker, George G., . . . . .	Milford, . . . . .	\$36,650 00	\$546 33	\$10 93
Pierce, Chauncey H., . . . . .	Northampton, . . . . .	74,195 00	760 70	15 21
Porter, B. T. H., . . . . .	Woburn, . . . . .	36,000 00	717 28	14 35
Puffer, Loring W., . . . . .	Brookton, . . . . .	26,800 00	349 92	7 00
Spring, John F., . . . . .	Greenfield, . . . . .	22,000 00	360 59	7 21
Stevens, C. G., & Son, . . . . .	Clinton, . . . . .	22,355 00	231 73	4 63
Stevenson, J. M., . . . . .	Pittsfield, . . . . .	50,800 00	523 32	10 47
Stone, Emerson, . . . . .	Spencer, . . . . .	38,300 00	419 03	8 38
Swords, James, . . . . .	Boston, . . . . .	263,597 00	3,064 88	61 30
Thomas, E. A., . . . . .	Amherst, . . . . .	29,481 67	374 93	7 50
Tyler, Edward D., . . . . .	North Adams, . . . . .	14,925 00	319 88	6 40
Wellington & Bixby, . . . . .	Adams, . . . . .	18,750 00	207 30	4 15
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TRANSATLANTIC FIRE INSURANCE Co.,	Hamburg, Ger.	\$2,898,175 02	\$34,278 32	\$685 58
D'Evelyn, John S., . . . . .	Lowell, . . . . .	\$43,550 00	\$585 71	\$11 71
Eldred, E., & Co., . . . . .	Worcester, . . . . .	121,275 00	1,663 04	33 26
Judd & Parsons,* . . . . .	Holyoke, . . . . .	19,850 00	211 82	4 24
Judd, F. A., . . . . .	Springfield, . . . . .	25,775 00	414 82	8 30
Ladd Bros., & Co.,† . . . . .	Springfield, . . . . .	56,675 00	632 93	12 66
Sawyer & Blake, . . . . .	Boston, . . . . .	1,127,033 62	8,240 11	164 80
Shepard, J. M., Jr., . . . . .	Fall River, . . . . .	60,860 00	259 90	5 20
<hr/>				
UNION INSURANCE Co.,	Philadelphia, Penn.	\$1,455,018 62	\$12,008 33	\$240 17
Abbott, H. E.,† . . . . .	Brookline, . . . . .	\$21,650 00	\$360 92	\$10 83
Bevington, Thomas, . . . . .	Lawrence, . . . . .	170,375 00	1,314 34	39 43
Bicknell, Z. L., . . . . .	East Weymouth, . . . . .	19,750 00	296 70	8 90







NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Pierce, Chauncey H.,	Northampton,	\$69,900 00	\$699 17	\$20 98
Porter, Samuel,	Beverly,	6,300 00	96 50	2 89
Sawyer & Blake,	Boston,	2,266,359 00	14,280 78	428 42
Serrat, W. D.,	Melrose,	37,100 00	268 89	8 07
Smith, Henry A.,	Stoneham,	56,025 00	500 14	15 00
Spring, John F.,	Greenfield,	57,375 00	827 68	24 83
Steele, George,	Gloucester,	171,216 66	1,781 38	53 44
Stevenson, J. M.,	Pittsfield,	51,800 00	508 25	15 25
Thompson, William M.,	Brockton,	68,822 00	834 57	25 04
Townsend, James,	East Boston,	185,713 00	1,553 35	46 60
Van Campen, H.,	New Bedford,	70,500 00	985 36	29 56
Wariner, S. C.,	Springfield,	94,192 00	1,176 03	35 28
Wellington & Bixby,	Adams,	3,500 00	20 63	62
Williams, D. W.,	Waltham,	25,910 00	331 50	9 94
Williamson, R. J. & C. C.,	Webster,	9,850 00	185 94	5 58
		\$7,531,151 01	\$58,556 10	\$1,756 66
UNION INSURANCE CO.,				
Brainard, J. C.,	San Francisco, Cal.			
Cornish, I. S.,	Amherst,	\$4,200 00	\$74 50	\$1 49
Crowell, John F.,	New Bedford,	53,700 00	652 43	13 05
Greene, William S.,	Worcester,	22,500 00	226 88	4 54
Judd & Parsons,	Fall River,	24,880 00	317 53	6 35
Judd, F. A.,	Holyoke,	9,925 00	107 37	2 15
Laws, Alfred,	Springfield,	43,400 00	447 49	8 95
Parker, F. S.,	Brockton,	30,425 00	280 65	5 61
Reed, William Garrison,	Pittsfield,	8,000 00	87 00	1 74
	Boston,	807,985 00	4,080 51	81 61

Spaulding, L. V.,	.	.	.	.	Haverhill,	49,375 00	531 05	10 62
Stone, Samuel H.,	.	.	.	.	Beverly,	3,850 00	85 16	1 70
						\$1,060,240 00	\$6,890 57	\$137 81
UNION MARINE INSURANCE Co.,								
Coffin, G. Winthrop,	.	.	.	.	Liverpool, Eng.			
Endicott & Macomber,	.	.	.	.	Boston,	\$2,967,221 00	\$17,339 89	\$346 80
					Boston,	5,022,282 00	36,381 85	727 64
						\$7,989,503 00	\$53,721 74	\$1,074 44
UNITED FIREMEN'S INSURANCE Co.,								
Boardman & Ingalls,*	.	.	.	.	Philadelphia, Penn.			
O'Brien, Thomas L.,	.	.	.	.	Lynn,	\$39,750 00	\$756 07	\$22 68
					Boston,	1,307,780 42	10,731 22	321 94
						\$1,347,530 42	\$11,487 29	\$314 62
UNITED FIRE REINSURANCE Co.,								
Beattie, William A.,	.	.	.	.	Manchester, Eng.			
					Boston,	\$249,192 50	\$1,253 37	\$25 07
UNITED STATES FIRE INSURANCE Co.,								
Carpenter, George O.,	.	.	.	.	New York, N. Y.			
Johnson, William F., & Knight,	.	.	.	.	Boston,	\$460,669 54	\$4,573 18	\$91 46
Warner, S. C.,	.	.	.	.	Lynn,	97,050 00	1,189 82	23 80
					Springfield,	6,500 00	55 00	1 10
						\$564,219 54	\$5,818 00	\$116 36
UNITED STATES LLOYDS,								
Magoun, Thatcher,	.	.	.	.	New York, N. Y.			
					Boston,	\$230,831 00	\$2,656 03	\$53 12

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
WESTCHESTER FIRE INSURANCE CO.,	New York, N. Y.			
Adams, Edward F.,	Haverhill,	\$61,016 00	\$854 61	\$17 09
Alford, Arthur S.,	North Adams,	22,400 00	350 24	7 00
Almy, Charles,	New Bedford,	372,683 33	1,905 41	38 11
Appleton, Zeno A.,	Rockport,	13,523 00	171 20	3 42
Boardman & Ingalls,	Lynn,	65,800 00	922 63	18 45
Brewster, William H., Jr.,	Newburyport,	69,845 00	835 53	16 71
Brown, Henry A.,	Salem,	83,812 00	1,134 26	22 69
Chaffee, J. C.,	Lee,	61,950 00	702 91	14 06
Cheever, John H.,	Manchester,	75,035 00	830 25	16 60
Choate, John C.,	Essex,	2,425 00	24 75	49
Clark, Curtis,	Boston,	1,341,809 25	12,919 11	258 38
Clarke, E. C.,	Holyoke,	112,410 00	849 47	16 99
Clary, Thomas E.,	Norwood,	40,735 00	378 76	7 58
Cowles, M. E. (Mrs.),	Sheffield,	30,375 00	285 19	5 70
Crowell, J. F.,	Worcester,	164,680 00	1,844 84	36 90
Dunham, H. J.,	Stockbridge,	70,810 00	681 74	13 63
Enslin, Theodore N.,	Somerville,	13,800 00	111 80	2 24
Fears & Cunningham,	Gloucester,	188,225 00	1,617 78	32 36
Fenner, Arthur,	Ayer,	36,517 00	285 42	5 71
Foot, William H.,	Westfield,	175,412 50	1,841 59	36 83
Fullerton, C. D., & Co.,	Brockton,	64,050 00	626 34	12 53
Gilmore, Onslow,	Stoneham,	12,250 00	135 26	2 71
Hale, J. B.,	Medfield,	35,025 00	408 05	8 16
Hall, A. E.,	Chelsea,	68,255 00	470 62	9 41
Howland, S. D.,	Fall River,	90,380 00	1,060 56	21 21
Jackson, E. T., & Co.,	Taunton,	72,455 78	793 58	15 87
Johnson, Waldo,	Webster,	6,150 00	39 70	79

Jordan, A. S., & Co.,	.	.	.	.	Weymouth,	.	.	.	24,890 00	343 29	6 87
Judd, Burtis,	.	.	.	.	South Framingham,	.	.	.	24,350 00	166 43	3 33
Kallman, Marcus,	.	.	.	.	Boston,	.	.	.	39,800 00	280 18	5 60
Lockey & Allison,	.	.	.	.	Fitchburg,	.	.	.	67,605 00	782 86	15 66
Medcalf, William,	.	.	.	.	Ware,	.	.	.	22,769 33	253 50	5 07
Miller, George F.,*	.	.	.	.	North Adams,	.	.	.	26,565 00	320 32	6 41
Norwood, John K.,	.	.	.	.	Lawrence,	.	.	.	37,200 00	533 69	10 67
Nutting, Arthur F.,	.	.	.	.	Northampton,	.	.	.	37,825 00	495 37	9 91
Ober, Joseph E.,	.	.	.	.	West Medford,	.	.	.	11,056 00	91 38	1 83
Parker, F. S.,	.	.	.	.	Pittsfield,	.	.	.	77,040 00	756 93	15 14
Parker, George G.,	.	.	.	.	Milford,	.	.	.	27,375 00	308 19	6 16
Richardson, O. P., Jr.,	.	.	.	.	Attleborough,	.	.	.	30,705 00	362 99	7 26
Ryder, Thomas M.,	.	.	.	.	Wareham,	.	.	.	77,050 00	776 71	15 53
Shattuck, John N.,	.	.	.	.	Natick,	.	.	.	48,175 00	515 12	10 30
Stimpson, D. P.,	.	.	.	.	Swampscott,	.	.	.	17,325 00	165 08	3 30
Stone, Daniel, & Son,	.	.	.	.	North Dana and Orange,	.	.	.	30,300 00	348 25	6 96
Tucke, E. M.,	.	.	.	.	Lowell,	.	.	.	87,900 00	907 04	18 14
Upton, Daniel,	.	.	.	.	Adams,	.	.	.	223,375 00	293 85	5 88
Viles, Daniel F.,	.	.	.	.	Waltham,	.	.	.	71,550 00	743 04	14 86
Wait, N. R.,	.	.	.	.	Ipswich,	.	.	.	6,725 00	68 75	1 37
Warriner, S. C.,	.	.	.	.	Springfield,	.	.	.	76,940 00	737 72	14 75
										\$41,332 29	\$826 62
										\$4,418,343 19	
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WESTERN ASSURANCE Co.,											
Almy, Charles,	.	.	.	.	Toronto, Can.	.	.	.	\$28,532 00	\$339 88	\$6 80
Boardman & Ingalls,	.	.	.	.	New Bedford,	.	.	.	106,750 00	1,844 89	36 90
Carpenter, G. O.,	.	.	.	.	Lynn,	.	.	.	1,738,930 30	20,723 83	414 48
Clary, Thomas E.,	.	.	.	.	Boston,	.	.	.	12,058 00	165 78	3 32
Colby & Jones,	.	.	.	.	Norwood,	.	.	.	82,114 86	1,446 93	28 94
	.	.	.	.	Salem,	.	.	.			

NAME OF COMPANY AND AGENTS.		Location and Residence.		Amount Insured.	Premiums Received.	Tax.
Davis, James F.,	.	Barre,	.	\$6,100 00	\$109 00	\$2 18
Goodell, W. S.,	.	Haverhill,	.	19,150 00	348 31	6 97
Goodell, W. S., & Son,†	.	Haverhill,	.	15,900 00	288 50	5 77
Kendall & Longley,	.	Wareoster,	.	62,425 00	1,129 59	22 59
McCann, J. A., & Co.,	.	Chelsea,	.	25,835 00	249 53	4 99
Porter, B. T. H.,†	.	Woburn,	.	200 00	3 00	06
Stone, Emerson,	.	Spencer,	.	30,534 00	340 88	6 82
Stone, Samuel H.,	.	Beverly,	.	22,225 00	426 89	8 54
Thomas, E. A.,	.	Amherst,	.	3,450 00	32 16	64
Tucke, E. M.,	.	Lowell,	.	26,520 00	241 65	4 83
Wales, George W.,	.	Randolph,	.	18,290 00	209 57	4 19
Wetherbee & Nutter,	.	Brighton,	.	3,000 00	64 00	1 28
Wolcott, C. B.,	.	Holyoke,	.	9,280 00	80 60	1 61
				\$2,211,294 16	\$28,045 02	\$560 91
WESTERN INSURANCE CO.,		Pittsburgh, Penn.	.			
Winne, Joseph F.,	.	Boston,	.	\$421,388 00	\$4,618 30	\$138 55
WILLIAMSBURG CITY FIRE INSURANCE CO.,		Brooklyn, N. Y.	.			
Brown, Henry A.,	.	Salem,	.	\$75,934 00	\$774 24	\$15 48
Durfee & Chase,	.	Fall River,	.	12,235 00	203 25	4 06
Frankle, Jones,	.	Haverhill,	.	56,350 00	808 62	16 17
Jackson, E. T., & Co.,	.	Taunton,	.	126,986 00	1,495 69	29 91
Judd, Dwight O.,	.	Holyoke,	.	96,000 00	881 27	17 63
Judd, F. A.,	.	Springfield,	.	409,050 00	3,949 17	78 98
Lewis & Newhall,	.	Lynn,	.	20,950 00	255 37	5 11







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## APPENDIX.

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## APPENDIX.

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### GLOUCESTER MUTUAL FISHING INSURANCE COMPANY. GLOUCESTER.\*

[Incorporated, 1847. Commenced business, 1847.]

GEORGE STEELE, *President.*

HOWARD E. GAFFNEY, *Secretary.*

#### SUMMARY OF ASSETS, DEC. 31, 1884.

Cash in the office of the company.	\$2,954 80
Gross assets,	\$2,954 80

#### LIABILITIES.

State and local taxes,	\$173 18
Gross liabilities,	\$173 18

#### INCOME.

Premiums collected during the year,	\$53,677 47
Gross cash income,	\$53,677 47

#### EXPENDITURES.

Cash paid for marine losses,	\$49,183 03
for salaries of officers and employees,	1,900 00
for State and local taxes,	1,007 27
for rent and incidentals,	1,587 16
Gross cash expenditures,	\$53,677 46

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\* The stock is subscribed annually, in November, in shares of \$1,000 each, for which a stock-note is given of \$200 per share, upon which all assessments are made. Each subscriber is required to insure vessel-property to at least seven-eighths of the amount of stock taken by him. No vessels are insured except Gloucester fishing-vessels. No one risk exceeds \$10,000. All risks terminate on the fifteenth day of November of each year, and each year's business is settled at the close of the year. Premiums commence in November at 9 per cent., and decrease as the season advances to 4 per cent., which is the lowest premium

## RISKS AND PREMIUMS.

		Premiums.
Marine risks written during 1884, . . .	\$1,826,026 00	\$136,260 05
Deduct risks expired and terminated, . . .	1,826,026 00	136,260 05

## MISCELLANEOUS.

Marine losses incurred during the year, . . . . .	\$49,183 03
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## ORIENT MUTUAL INSURANCE COMPANY, NEW YORK, N. Y.\*

[Incorporated Feb. 18, 1854. Commenced business March 1, 1854.]

EUGENE DUTILH, *President*.

CHARLES IRVING, *Secretary*.

## DETAILED STATEMENT OF BONDS, ETC.

	Par value.	Market value.
United States bonds, . . . . .	\$135,000 00	\$152,431 25
Atlantic Mutual Insurance Company scrip, . . . . .	3,460 00	3,460 00
	<hr/>	<hr/>
	\$138,460 00	\$155,891 25

## SUMMARY OF ASSETS, DEC. 31, 1884.

Cash value of unencumbered real estate, . . . . .	\$450,000 00
Bonds, etc., as per schedule, . . . . .	155,891 25
Cash deposited in bank, . . . . .	36,991 27
Premiums in course of collection (gross), . . . . .	38,750 54
Notes taken for marine and inland risks, . . . . .	190,303 20
All other assets, . . . . .	3,987 42
Gross assets, . . . . .	<hr/> \$875,923 68

## LIABILITIES.

Total amount of losses unpaid, . . . . .	\$32,050 00
Unearned premiums on outstanding risks, . . . . .	80,088 62
Unpaid scrip ordered to be redeemed, . . . . .	631 00
Interest due or accrued on scrip, . . . . .	6,431 16
Commissions and brokerage, . . . . .	1,142 02
Due for reinsurance, . . . . .	3,728 07
Gross liabilities, except scrip, . . . . .	<hr/> 124,070 87
Surplus as regards policy-holders, . . . . .	\$751,852 81
Scrip outstanding, not ordered to be redeemed, . . . . .	593,203 00
Surplus over scrip, . . . . .	<hr/> \$158,649 81

## INCOME.

Cash rec'd for marine and inland premiums,	\$378,566 96	
Deduct reinsurance and return premiums, .	86,231 02	
Net cash rec'd for marine and inl'd prem's,	<u>          </u>	\$292,335 94
Interest and dividends rec'd from all sources, . . . . .		4,685 98
Income from rents, . . . . .		28,796 00
		<u>          </u>
Gross cash income, . . . . .		\$325,817 92

## EXPENDITURES.

Cash paid for marine and inland losses, .	\$311,324 35	
Deduct salvage and reinsurance, . .	40,289 69	
Net cash paid for marine and inland losses,	<u>          </u>	\$271,034 66
Cash paid scrip-holders, . . . . .		43,372 63
for commissions and brokerage, . . . . .		20,017 14
for salaries of officers and employees, . . . . .		38,350 10
for State and local taxes, . . . . .		10,809 68
for incidentals, . . . . .		11,914 58
		<u>          </u>
Gross cash expenditures, . . . . .		\$395,498 79

## RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1883, .	\$5,131,737 00	\$63,937 27
written during 1884, . .	44,528,298 00	384,161 59
	<u>          </u>	<u>          </u>
Total, . . . . .	\$49,660,035 00	\$448,098 86
Deduct risks expired and terminated, .	40,685,679 00	368,010 24
	<u>          </u>	<u>          </u>
In force at end of year, . . . . .	\$8,974,356 00	\$80,088 62



## INSURANCE LAWS OF 1884.

## [CHAP. 55.]

AN ACT relating to the payment by Insurance Companies for the valuation of their Policies.

*Be it enacted, etc., as follows :*

SECT. 1. Section one hundred and fifty-seven of chapter one hundred and nineteen of the Public Statutes is amended so as to read as follows : —

“Every insurance company doing business in this Commonwealth shall annually pay into the treasury of the same, by the way of compensation for the valuation of its policies, five mills on every thousand dollars insured by it on lives.”

SECT. 2. This act shall take effect upon its passage. [*Approved March 3, 1884.*]

## [CHAP. 58.]

AN ACT in relation to statements made by Foreign Fire Insurance Companies to the Insurance Commissioner.

*Be it enacted, etc., as follows :*

SECT. 1. Any foreign fire insurance company doing business within this Commonwealth may at its option include in its statements to the insurance commissioner its foreign business and assets, but shall be required to return only the business done in the United States, and the assets held by or for it within the United States for the protection of policy holders therein.

SECT. 2. A company which does not make a return to the insurance commissioner of its foreign business and assets shall not make any publication, announcement or advertisement of the same within this Commonwealth.

SECT. 3. It shall be the duty of the insurance commissioner to revoke the certificate of authority to do business in this Commonwealth granted in behalf of any company violating the provisions of the second section of this act. [*Approved March 6, 1884.*]

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[CHAP. 74.]

AN ACT authorizing Insurance Companies to elect their Directors by classes.

*Be it enacted, etc., as follows :*

SECT. 1. Any insurance company may at its annual meeting or at any special meeting called for that purpose make by-laws dividing its board of directors into two, three or four classes, so that the directors of the first class shall go out of office on the day of the next annual meeting, and the directors of the second, third and fourth classes shall go out of office respectively on the day of each succeeding annual election of directors. At each annual meeting after the adoption of such by-laws, only one class of directors shall be elected. Any vacancies may be filled by the election of new directors whose terms of office shall expire with those of the class to which they have respectively been elected.

SECT. 2. This act shall take effect upon its passage. [*Approved March 7, 1884.*]

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[CHAP. 119.]

AN ACT in relation to deposits made by domestic Insurance Companies with the Treasurer of the Commonwealth.

*Be it enacted, etc., as follows :*

SECT. 1. The treasurer of the Commonwealth is hereby directed to return to any domestic insurance company the whole or any part of the securities of such company held on deposit by him in pursuance of section one hundred and fifty-six of chapter one hundred and nineteen of the Public Statutes, upon the written request of such company accompanied by the certificate of the insurance commissioner that the securities of which the return is requested are not required to be held under the provisions of said section.

SECT. 2. This act shall take effect upon its passage. [*Approved March 28, 1884.*]

[CHAP. 120.]

AN ACT relating to the reinsurance of risks taken by Insurance Companies on property in this Commonwealth.

*Be it enacted, etc., as follows :*

SECT. 1. No foreign or other insurance company, association, partnership, firm or individual authorized to transact the business of insurance in this Commonwealth, shall directly or indirectly contract for or effect any reinsurance of any risk taken by it on property in this Commonwealth with any insurance company, association, partnership, firm or individual not authorized to transact said business of insurance in this Commonwealth in accordance with the laws thereof.

SECT. 2. Any company or agent violating the provisions of this act shall be punished by a fine of five hundred dollars. [*Approved March 28, 1884.*]

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[CHAP. 177.]

AN ACT to authorize Marine Insurance Companies with the requisite capital, to insure against loss or damage by Fire and Lightning.

*Be it enacted, etc., as follows :*

SECT. 1. Every domestic insurance company organized under general laws to insure against loss or damage by the perils of the sea and other perils usually insured against by marine insurance companies may, upon adding to its marine capital an amount not less than the minimum required for a joint stock fire insurance company by section twenty-nine of chapter one hundred and nineteen of the Public Statutes, also insure against loss or damage by fire and lightning.

SECT. 2. This act shall take effect upon its passage. [*Approved April 21, 1884.*]

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[CHAP. 178.]

AN ACT in relation to Fire and Marine Insurance Companies.

*Be it enacted, etc., as follows :*

SECT. 1. Section twenty-nine of chapter one hundred and nineteen of the Public Statutes is so far amended that insurance companies authorized by charter to do fire, marine and inland business, may continue to do such business with a capital stock of not less than two hundred thousand dollars, whether located in Boston or elsewhere, but all such companies having a capital stock of not more than two hun-

dred thousand dollars shall in making their returns to the insurance commissioner compute their reinsurance upon all inland business at not less than fifty per cent. of outstanding premiums, and at one hundred per cent. on all ocean marine premiums; and no such foreign insurance company shall be allowed to do other than a fire business in this Commonwealth unless its capital stock shall be three hundred thousand dollars or more.

SECT. 2. This act shall take effect upon its passage. [*Approved April 21, 1884.*]

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[CHAP. 217.]

AN ACT to fix the time of filing the annual statements of Insurance Companies.

*Be it enacted, etc., as follows :*

The annual statements of insurance companies doing business in this Commonwealth, which are now required to be filed before the fifteenth day of January, may in cases where good cause is shown be filed within a date not later than February fifteenth by the consent of the insurance commissioner. [*Approved May 8, 1884.*]

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[CHAP. 235.]

AN ACT to prevent discrimination by Life Insurance Companies against persons of color.

*Be it enacted, etc., as follows :*

SECT. 1. No life insurance company organized or doing business within this Commonwealth shall make any distinction or discrimination between white persons and colored persons wholly or partially of African descent, as to the premiums or rates charged for policies upon the lives of such persons; nor shall any such company demand or require greater premiums from such colored persons than are at that time required by such company from white persons of the same age, sex, general condition of health and hope of longevity; nor shall any such company make or require any rebate, diminution or discount upon the sum to be paid on such policy in case of the death of such colored person insured, nor insert in the policy any condition, nor make any stipulation whereby such person insured shall bind himself or his heirs, executors, administrators and assigns to accept any sum less than the full value or amount of such policy in case of a claim accruing thereon by reason of the death of such person insured, other than such as are

imposed upon white persons in similar cases; and any such stipulation or condition so made or inserted shall be void.

SECT. 2. Any such company which shall refuse the application of any such colored person for insurance upon such person's life, shall furnish such person with the certificate of some regular examining physician of such company who has made examination of such person stating that such person's application has been refused not because such person is a person of color, but solely upon such grounds of the general health and hope of longevity of such person as would be applicable to white persons of the same age and sex.

SECT. 3. Any corporation or the officer or agent of any corporation violating any of the provisions of this act, either by demanding or receiving from such colored person such different or greater premium, or by allowing any discount or rebate upon the premiums paid or to be paid by white persons of the same age, sex, general condition of health and hope of longevity, or by making or requiring any rebate, diminution or discount upon the sum to be paid upon a policy in case of the death of such colored person insured, or by failing to furnish the certificate required by section second, shall for each offence forfeit a sum not exceeding one hundred dollars. [*Approved May 13, 1884.*]

[CHAP. 296.]

AN ACT relating to the formation of Companies to guarantee the Fidelity of Persons and to act as Surety on Bonds.

*Be it enacted, etc., as follows :*

SECT. 1. Companies may be formed for the purpose of guaranteeing the fidelity of persons and of acting as surety on bonds by complying with the provisions of sections twenty-six, twenty-seven and twenty-eight, and sections thirty-two to thirty-seven, both inclusive, of chapter one hundred and nineteen of the Public Statutes relative to the formation of insurance companies so far as they are applicable for the purposes of incorporation.

SECT. 2. The capital stock of such a company shall not be less than two hundred thousand dollars.

SECT. 3. Such company, if accepted and approved by the court, magistrate, or other obligee, may act as surety upon the official bond of any person to the United States or to the state of Massachusetts; to any county, city or town; to any judge of probate and insolvency, sheriff, or other court, or magistrate; to any corporation or association, public or



private, and upon a bond or undertaking to any person or persons, conditioned upon the performance of any duty or trust, or for the doing or not doing of anything in said bond or undertaking specified, and to guarantee the fidelity of persons holding positions of public or private trust, or the bonds and undertakings of such persons; also upon bonds to indemnify against loss any person or persons, who are reponsible as surety or sureties upon a written instrument or otherwise, for the faithful performance by others of any trust, office or duty; and in any case where by law or otherwise two sureties are required upon any obligation which this company is hereby authorized to assume, this company may act as sole surety, if so accepted and approved by the court, magistrate or other officer named as the obligee in the bond, or who is now or shall hereafter be required to approve the sufficiency of any such bond or undertaking.

SECT. 4. The amount of reponsibility incurred by said company in behalf of any one person, partnership or company, shall not exceed the amount of ten per centum upon its paid in capital, except where the company shall be fully secured or guaranteed against all loss in consequence of responsibility incurred in excess of said limited amount of ten per centum, by the deposit with the company or conveyance to it of property fully worth at a fair and reasonable valuation the amount of such excess.

SECT. 5. In the conduct of its business, maintenance of reserve, investment of assets, and in all other respects so far as is consistent with the character of its business, such company shall be subject to and governed by the regulations, obligations and restrictions which are now or may hereafter be applied to joint-stock fire insurance companies. [*Approved May 28, 1884.*]





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